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THE
HUNDRED FORTY-FOURTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1988

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1988

STATE OF NEW HAMPSHIRE
JUDD GREGG, GOVERNOR

BANK COMMISSIONER'S OFFICE
45 SOUTH MAIN STREET
CONCORD, NEW HAMPSHIRE
TELEPHONE 271-3561

BANK COMMISSIONER
A. Roland Roberge

DEPUTY BANK COMMISSIONER
Arlan S. MacKnight

His Excellency, Judd Gregg
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Gregg and Council:

It is with pleasure that I respectfully submit to you the One Hundred Forty-Fourth Annual Report of the Bank Commissioner for the calendar year ending December 31, 1988, in compliance with the terms and provisions of RSA 383:15.

This report continues to include several graphic trends which illuminate the recent growth experience of New Hampshire's financial institutions. The sustained growth that has come about through a combination of new bank entries, charter conversions and general statewide economic growth has accelerated to a $15.6 billion asset level. This is a 23.8% increase over 1987.

The financial service industry has undergone significant changes and recent well-publicized adversity. New Hampshire is indeed fortunate to have generally strong financial institutions, however continued growth and moderate lessening of asset quality have placed pressure on some institutions to generate additional capital. A simultaneous deregulation of rates, product line, investment limits and market areas have forced or motivated a major portion of the institutions into intense creativeness.

As with most major changes comes challenge -- the challenge to remain responsive to community needs, the challenge to offer adequate services to all economic groups, the challenge to manage and operate within responsible guidelines.

If this is the true litmus test that is the challenge of deregulation, New Hampshire has done exceedingly well. These changes have obviously conveyed pivotal challenges to the Banking Department for effective and responsive supervision.

Accelerated growth, charter conversions and an ongoing shortage of experienced analysts coupled with a substantial modification in on-site scheduling by federal insuring agencies, have forced the Banking Department to a priority mode with respect to the review and examination process.

Priority scheduling has created substantive delays in meeting the present statutory requirements.

Despite the necessary realignment to prioritized scheduling, the Banking Department will provide effective and responsive supervision for the state banking system. I am confident that with effective use of human resources and frequent off-site monitoring that supplements the traditional on-site review, the Banking Department will meet the challenges of the changing effects currently imposed on bank regulation and major industry issues.

Respectfully submitted,

A Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

Gordon T. Cheney
Jean M. Dobbins
George D. Harrington
Kerry R. Molin
David W. Pickett
Robert E. Silver

BANK EXAMINERS I

Nancy J. Daigle
Janice M. Kozlowski

BANK EXAMINER TRAINEE

Kevin J. Hobbs

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

CONSUMER CREDIT EXAMINER

Robert E. Hallows

LEGAL COORDINATOR I

Lewis S. Knapp

ACCOUNTING TECHNICIAN

Katherine B. Wheeler

ADMINISTRATIVE ASSISTANT II

Carolyn L. Bond

STATISTICAL ASSISTANT

Theresa L. Simpson

WORD PROCESSOR OPERATOR II

Dawn Marie Allen

WORD PROCESSOR OPERATOR I

Amy B. Rice

TABLE OF CONTENTS

PAGE

FOREWORD 1-8

LEGISLATION 8-14

BANK HOLDING COMPANIES 17-19

INTERSTATE BANK AFFILIATIONS 20

INTERNATIONAL BANK AFFILIATIONS 20

COMMERCIAL BANKS 23-106

SAVINGS BANKS 109-204

CO-OPERATIVE BANKS 207-222

CREDIT UNIONS 225-267

FIRST CHARTERED CREDIT UNION
IN THE NATION 263-265

NEW HAMPSHIRE BUSINESS DEVELOPMENT
CORPORATION 271

GRAPHIC TRENDS 275-282

FIRST MORTGAGE BANKER
AND BROKER LICENSEES 287-293

SECOND MORTGAGE
HOME LOAN LICENSEES 297-302

SMALL LOAN LICENSEES 305-310

FINANCIAL INSTITUTIONS
IN NEW HAMPSHIRE 314-334

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
COMMERCIAL BANKS			Page	
Atlantic Trust Company	Newington	55	81	94
BankEast	Manchester	46-48	79	92
BankEast Trust Company	Manchester	49	79	92
Bank of New Hampshire - Portsmouth	Portsmouth		82	95
Bedford Bank, The	Bedford	24	73	86
Belknap Bank & Trust	Belmont	25	73	86
Berlin City Bank, The	Berlin	26	74	87
Bristol Bank, The	Bristol	27	74	87
Charter Trust Company	Concord	31	75	88
City Bank and Trust	Claremont	29	75	88
Connecticut River Bank	Charlestown	28	74	87
Constitution Trust Company	Dover	34	76	89
Derry Bank and Trust Company	Derry	32-33	76	89
Durham Trust Company	Durham	35	76	89
Exeter Banking Company, The	Exeter	36-37	77	90
Family Bank & Trust, The	Allenstown	23	73	86
Fidelity Bank & Trust Company	Salem	65	84	97
Fiduciary Trust Company of New Hampshire	Rochester	64	84	97
First Cheshire Bank	Keene	41	78	91
First Colebrook Bank, The	Colebrook	30	75	88
First NH Bank of Lebanon	Lebanon	42-43	78	91
First NH Investment Services Corp.	Manchester	50	80	93
First Signature Bank & Trust Company	Portsmouth	60	83	96
Hillsborough Bank & Trust Company	Milford	51	80	93
Indian Head Bank North	Littleton	44-45	79	92
Indian Head Bank and Trust Company	Portsmouth	61-62	83	96
Monadnock Bank, The	Jaffrey	40	78	91
Nashua Trust Company	Nashua	52-53	80	93
New London Trust Company, The	New London	54	81	94
North Conway Bank	North Conway	56	81	94
Olde Port Bank & Trust Company	Portsmouth	63	83	96
Pelham Bank and Trust Company	Pelham	57	82	95
Plaistow Bank and Trust Company	Plaistow	58-59	82	95
Rockingham County Trust Co.	Salem	66	84	97
Seabrook Bank and Trust Company	Seabrook	67	85	98
Somersworth Bank, The	Somersworth	68	85	98
Suncook Bank, The	Suncook	69	85	98
Valley Bank, The	Hillsboro	39	77	90
Village Bank & Trust Company	Gilford	38	77	90
Valley Trust Company, The (In possession of the Bank Commissioner)	Penacook		106	
Trust Departments:				
BankEast Trust Company	Manchester		100	
Charter Trust Company	Concord		99	
Constitution Trust Company	Dover		99	
Exeter Banking Company, The	Exeter		99	

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
COMMERCIAL BANKS (continued)			**Page**	
Fiduciary Trust Company of New Hampshire	Rochester		102	
First Cheshire Bank	Keene		100	
First NH Investment Services Corp.	Manchester		100	
Nashua Trust Company	Nashua		101	
New London Trust Company, The	New London		101	
North Conway Bank	North Conway		101	
The Suncook Bank	Suncook		102	
Aggregate - Banking		103	104	
Aggregate - Trust Departments		105		
SAVINGS BANKS				
Amoskeag Bank	Manchester	133-134	173-174	193
BankEast Savings Bank and Trust	Rochester	149-150	179-180	196
Cheshire County Savings Bank	Keene	123-124	167-168	190
Claremont Savings Bank	Claremont	110	161-162	187
Community Guaranty Savings Bank	Plymouth	146	177-178	195
Concord Savings Bank	Concord	111	161-162	187
Cornerstone Bank	Nashua	138	175-176	194
Dartmouth Banking Company	Hanover	122	167-168	190
First Capital Bank	Concord	112-113	163-164	188
First Central Bank	Laconia	126-127	169-170	191
First NH Banks Granite State	Rochester	151	181-182	197
First NH-White Mountain Bank	North Conway	142-143	177-178	195
Fortune Guaranty Savings Bank	Windham	156	183-184	198
Franklin Savings Bank	Franklin	120	165-166	189
Granite Bank	Amherst	109	161-162	187
Granite Bank of Keene	Keene	125	169-170	191
Iona Savings Bank	Tilton	154	183-184	198
Laconia Savings Bank	Laconia	128	169-170	191
Liberty Savings Bank	Salisbury	152	181-182	197
Mascoma Savings Bank	Lebanon	130	171-172	192
Meredith Village Savings Bank	Meredith	137	173-174	193
Merrimack County Savings Bank	Concord	114	163-164	188
New Hampshire Savings Bank	Concord	115-116	163-164	188
New Hampshire Savings Bank South	Nashua	139-140	175-176	194
Peterborough Savings Bank	Peterborough	144-145	177-178	195
Piscataqua Savings Bank	Portsmouth	147	179-180	196
Portsmouth Savings Bank	Portsmouth	148	179-180	196
Saver's Bank, The	Littleton	131-132	171-172	192
Savings Bank of Walpole	Walpole	155	183-184	198
Seacoast Savings Bank	Dover	117	165-166	189
Siwooganock Guaranty Savings Bank, The	Lancaster	129	171-172	192
Southeast Bank for Savings	Dover	118-119	165-166	189
Sugar River Savings Bank	Newport	141	175-176	194
United Savings Bank	Manchester	135-136	173-175	193
U.S. Savings Bank of America	Seabrook	153	181-182	197

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
SAVINGS BANKS (continued)			Page	
Village Savings Bank	Greenville	121	167-168	190
Woodsville Guaranty Savings Bank, The	Woodsville	157	185-186	199
Trust Departments:				
Amoskeag Bank	Manchester		201	
First Capital Bank	Concord		200	
First Central Bank	Laconia		200	
New Hampshire Savings Banks	Concord		200	
Aggregate - Banking			202	203
Aggregate - Trust Departments			204	
CO-OPERATIVE BANKS				
First Northern Co-operative Bank	Keene	209	215-216	219
First Savings and Loan Association of N.H.	Exeter	207	215-216	219
Hampton Co-operative Bank	Hampton	208	215-216	219
Milford Co-operative Bank	Milford	210	217-218	220
Plaistow Co-operative Bank	Plaistow	211	217-218	220
Salem Co-operative Bank	Salem	212	217-218	220
Aggregate			221	222
CREDIT UNIONS				
AWANE Credit Union	Peterborough	237	251	261
Belknap County Federal Employees Credit Union	Laconia	229	246	256
Cathedral Credit Union	Manchester	231	247	257
Central Credit Union	Suncook	239	252	262
Concord Postal Credit Union	Concord	226	244	254
Equity Employees Credit Union	Orford	237	251	261
Gateway Credit Union	Nashua	235	249	259
Granite State Credit Union	Manchester	231	247	257
Hanover Credit Union	Hanover	230	246	256
Holy Rosary Credit Union	Rochester	238	251	261
IPC Employees Credit Union	Bristol	226	243	253
J.F. & Associates Credit Union	Manchester	232	247	257
K.P. Credit Union	Dover	227	244	254
L'Ange Gardien Credit Union	Berlin	225	243	253
M P B Employees Credit Union	Keene	228	245	255
Manchester Municipal Employees Credit Union	Manchester	232	248	258
Monadnock Credit Union	Keene	229	245	255
N.H. Food Industry Credit Union	Manchester	233	248	258
Nashua Municipal Employees Credit Union	Nashua	235	250	260
Newco Credit Union	Newington	236	250	260
P E A Credit Union	Exeter	227	244	254
Postal Employees' Credit Union of New Hampshire	Manchester	233	248	258

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
CREDIT UNIONS (continued)			Page	
SBB Employees Credit Union	Lebanon	230	246	256
St. Joseph Hospital Employees Credit Union	Nashua	236	250	260
St. Mary's Bank	Manchester	263	264	265
Somersworth General Electric Employees' Credit Union	Somersworth	239	252	262
Sprague-Nashua Credit Union	Hudson	228	245	255
Telephone Credit Union of NH	Manchester	234	249	259
Union Leader Employees Credit Union	Manchester	234	249	259
United Brotherhood Credit Union	Berlin	225	243	253
WRG Credit Union	Sandown	238	252	262
Aggregate			266	267
MISCELLANEOUS				
New Hampshire Business Development Corporation	Concord		271	

INDEX

Page

GRAPHIC TRENDS

Asset Distribution 275
Banking Assets by Charter 276
Commercial Banks - 5 Year Asset Growth 277
"Non Banks" & Limited Service Banks - 5 Year Asset Growth 278
Savings Banks & Savings and Loan Association - 5 Year Asset Growth 279
All Banking Institutions - 5 Year Trend by Charters 280
Loan Licencees Under Regulation - 5 Year Trend 281
State Regulated Banking Assets - Per State Bank Examiner 282

FIRST MORTGAGE BANKER AND BROKER LICENSEES

Listing of Licensees 287-290
Consolidated Statement of Condition 291
Consolidated Statement of Income and Expenses 292
Consolidated Analysis of Loans 293

SECOND MORTGAGE HOME LOAN LICENSEES

Listing of Licensees 297-299
Consolidated Statement of Condition 300
Consolidated Statement of Income and Expenses 301
Consolidated Analysis of Loans 302

SMALL LOAN LICENSEES

Listing of Licensees 305-306
Consolidated Statement of Condition 307
Consolidated Statement of Income and Expenses 308
Consolidated Analysis of Loans 309
Consolidated Report of Suits, Possession and Sale of Chattels 310

FINANCIAL INSTITUTIONS

Listing of all Financial Institutions in New Hampshire 314-334

FOREWORD

The one hundred forty-fourth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks co-operative banks, credit unions, first mortgage bankers and brokers, second mortgage home loan companies, small loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for first mortgage bankers and brokers, second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1989

New Year's Day	January 2nd	Columbus Day	October 12th
Washington's Birthday	February 20th	Veterans Day	November 11th
Fast Day	April 24th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 30th		
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 4th		

LEGAL HOLIDAYS - CALENDAR YEAR 1990

New Year's Day	January 1st	Columbus Day	October 12th
Washington's Birthday	February 16th	Election Day	November 6th
Fast Day	April 23rd	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 3rd	Christmas Day	December 25th

NUMBER OF INSTITUTIONS

	December 31, 1988
Commercial Banks	39
Mutual Savings Banks	12
Guaranty Savings Banks	25
Co-operative Banks	2
Stock Co-operative Banks	4
Credit Unions	30
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	57
First Mortgage Banker and Broker Licensees	242
Second Mortgage Home Loan Licensees	148
In Possession (The Valley Trust Company)	1
	562

NUMBER OF BRANCHES - OPERATING

Commercial Banks	115
Savings Banks	118
Co-operative Banks	8
	241

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	249
Retail Sellers' Branches	20
Sales Finance Licensees	38
Sales Finance Licensees' Branches	11
	318

NEW BANKS APPROVED

Centerpoint Bank	141 South River Road,Bedford
Cheshire Acquisition Trust Company (Interim Bank)	87 Main Street, Jaffrey
Community Guaranty Savings Bank	28 Main Street, Plymouth
Constitution Trust Company	140 Washington Street, Dover
First NH Granite State (Interim Bank)	One North Main Street, Rochester
Fortune Guaranty Interim Savings Bank (Interim Bank)	Route 111A, Range Road, Windham
Hampton Interim Bank	40 High Street, Hampton
Harbor Savings Bank	799 Union Avenue, Windham
Hillsborough Savings Bank (Interim Bank)	29 Armory Road, Milford
Horizon Bank and Trust	Loudon Road, Concord
Metrobank	Southeast corner of Elm Street & Lake Avenue, Manchester
Second City Bank & Trust Co. (Interim Bank)	One Tremont Square, Claremont

BRANCHES APPROVED

Amoskeag Bank Manchester	18 North Main Street Concord
BankEast Manchester	7 South Main Street Hanover
Berlin City Bank, The Berlin	260-264 Main Street Gorham
Cheshire County Savings Bank Keene	Perkins Lumber Company Chesterfield
Cheshire County Savings Bank Keene	Route 101 Marlborough
Cheshire County Savings Bank Keene	Perkins Lumber Company Walpole
Cheshire County Savings Bank Keene	Warwick Road Winchester
City Bank and Trust Claremont	Route 120 Hanover
Derry Bank and Trust Company Derry	8 Loudon Road Concord
Exeter Banking Company, The Exeter	Route 125 Plaistow
Family Bank & Trust, The Allenstown	Routes 106 and 139 Loudon
Fortune Guaranty Savings Bank Windham	Corner of Winding Pond Road & Orchard View Drive, Londonderry
Fortune Guaranty Savings Bank Windham	Lafayette Road Portsmouth
New Hampshire Savings Bank Concord	82 Congress Street Portsmouth
Peterborough Savings Bank Peterborough	Route 114 Weare
Plymouth Guaranty Savings Bank Plymouth (as a result of merger)	One Bay Point Meredith
Plymouth Guaranty Savings Bank Plymouth(as a result of merger)	20 Highland Street Plymouth
Seacoast Savings Bank Rochester	Intersection Route 16-B & Route 125 Dover
Suncook Bank, The Suncook	Routes 3 and 28 Allenstown
United Savings Bank Manchester	46 South River Road Bedford

CONVERSION TO STATE CHARTER

First Capital Bank, N.A. Concord	TO	First Capital Bank Concord

INTERSTATE AFFILIATION

First Service Bank for Savings Leominster, Massachusetts	WITH	Fortune Guaranty Savings Windham, New Hampshire
Fleet/Norstar Financial Group, Inc. Providence, Rhode Island	WITH	Application to amend its Certificate to Affiliate dated as of December 9, 1987 (i) to change the designation of the certificated holder to Fleet/Norstar Financial Group Inc. and (ii) to authorized applicant to affiliate with Indian Head Banks, Inc.
Merrimack Bancorp, Inc. Lowell, Massachusetts	WITH	Hillsborough Bank & Trust Milford, New Hampshire
Mid Maine Savings Bank, fsb Auburn, Maine	WITH	Hampton Co-operative Bank Hampton, New Hampshire

MERGERS APPROVED

Granite State National Bank Somersworth	INTO	First NH Granite State Rochester
Hillsborough Savings Bank Milford	INTO	Hillsborough Bank & Trust Milford
Laconia Peoples National Bank Plymouth	INTO	Plymouth Guaranty Savings & Trust Company Laconia and Meredith
Meredith Bank & Trust Meredith		
Monadnock Bank, The Jaffrey	INTO	Cheshire Acquisition Trust Company, Jaffrey

CHARTER AMENDMENTS

Abenaqui Bank and Trust Company Rye	Changed name from Abenaqui Bank and Trust Company to Abenaki Bank and Trust Company
Bow Mills Bank and Trust Bow	Changed to include warrants in the initial stock issue.
Fortune Guaranty Savings Bank Windham	Increased capital stock from 500,000 shares par $1.00 to 1,000,000 shares par $1.00
Harbour Savings Bank Laconia	Changed to include warrants with the initial stock issue.
Indian Head Bank North Littleton	Changed name from Indian Head Bank - North to Indian Head Bank North.
Keene Savings Bank Keene	Changed name from Keene Savings Bank to Granite Bank of Keene
New Hampshire Savings Bank of Nashua Nashua	Changed name from New Hampshire Savings Bank of Nashua to New Hampshire Savings Bank South
Plymouth Guaranty Savings Bank Plymouth	Changed name from Plymouth Guaranty Savings Bank to Central Bank. Changed location from Plymouth to Laconia.
U.S. Savings Bank of America, The Seabrook	Increased capital stock from 80,000 shares par $5.00 to 500,000 shares par $5.00.
Valley Bank, The Hillsboro	Increased capital stock from 39,788 shares par $10.00 to 200,000 shares par $10.00

REMOTE SERVICE UNITS ACCEPTED IN 1988
BY BANK

	FILED:
AMOSKEAG BANK	
Route 102, Garden Lane. Londonderry	6/01/88
Spit Brook Road, Nashua	6/01/88
Route 38, Pelham	6/01/88
Route 125, Plaistow	6/01/88
Route 28, Salem	6/01/88
CHESHIRE COUNTY SAVINGS BANK	
Route 123, Drewsville	11/10/88
Route 123, Forest Road. Marlow	4/14/88
Route 123, Stoddard	1/18/88
Marlborough Road & Main Street, Troy	1/26/88
CLAREMONT SAVINGS BANK	
West Main Street, Claremont	1/04/88
MONADNOCK BANK, THE	
Route 119, College Road. Rindge	2/25/88
NEW HAMPSHIRE SAVINGS BANK	
Corner of Dover Road and Horse Corner Road, Chichester	8/05/88
SEACOAST SAVINGS BANK	
100 Main Street, Dover	5/13/88

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

CHAPTER	TITLE	EFFECTIVE DATE
Tru 503	Solicitation of Proxies	9/07/88
Tru 504	Pricing Materials	9/07/88

RULES OF THE BANK COMMISSIONER

CHAPTER	TITLE	EFFECTIVE DATE
Ban 2500	First Mortgage Bankers and Brokers	7/28/88
Ban 2600	Mortgage Home Loans	7/28/88
Ban 1103	Annual Reports of Institutions	11/18/88
Ban 1200	Amendments to Interstate Affiliation	12/16/88

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO RETAIL INSTALMENT SALES

CHAPTER	RSA	
220	361-A	section 2, III (a), amended as follows: change license fee for retail seller from $25 to $50 for a principal place of business and change from $15 to $30 for each branch.
220	361-A	section 2, III (b), amended as follows: change license fee for sales finance company from $175 to $350 for the principal place of business and change from $50 to $100 for each branch.
220	361-A	section 2, III (c), added section stating: "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO THE BANK COMMISSIONER

220	383	section 11, I, added last sentence: "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited, in accordance with the banking department program appropriation unit designation, to the appropriation for the bank commissioner or the small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO THE GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES, AND DEPOSITORIES

220	384	section 43, III (c), added sentence: "...Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner ..."
128	384	section 44, X (b), repealed and reenacted: "Has in New England the majority of the total deposits held by all of the banking offices of all of its banking subsidiaries, as shown in the most recent reports filed by the bank holding company subsidiaries with state or federal regulatory authorities."
128	384	section 45, added last sentence: "... if at the approval of a certificate to affiliate by the Board of Trust Company Incorporation the out-of-state New England bank or New England bank holding company is in compliance with the requirements of this subdivision."
128	384	section 47, I, repealed and reenacted: "An out-of-state New England bank or bank holding company may directly or indirectly acquire 5 percent or more of the voting stock of a New Hampshire bank holding company following the issuance of a certificate in accordance with the provisons of RSA 384:48-50 by the Board of Trust Company Incorporation."
128	384	section 47, II, repealed and reenacted: "Any proposed acquisition for which approval is sought pursuant to paragraph I shall be subject to the provisions of RSA 384-B:3."
128	384	section 48, I (h), repealed and reenacted: "A statement of proof by the affiliate bank or bank holding company that it is in compliance with the requirements of RSA 384:44, IX and X, as applicable and an undertaking by the affiliating bank or bank holding company that it will be in compliance with such requirements as applicable at the time of approval a certificate to affiliate by the Board of Trust Company Incorporation."
128	384	section 48, I (i), repealed.
128	384	section 48, VII, new paragraph: New Hampshire Affiliations by a Certificate Holder.

220	384	section 50. amended: the application fee is non refundable; and added last sentence, "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."
220	384	section 51, I, add last sentence: "The expense of such examination shall be chargeable to and paid by the institution. The procedure for such payment shall be the same as for payments by institutions for cost of examinations under RSA 383:11. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."
128	384	section 52, II, repealed and reenacted: "In the event that an out-of-state New England bank or bank holding company, which has affiliated with a New Hampshire bank or bank holding company pursuant to the provisions of this subdivision, is directly or indirectly acquired by a bank or bank holding company with a principal place of business in any state other than a New England state, the attorney general, at the request of and in the name of the commissioner, shall seek prompt divestiture of any New Hampshire bank affiliated with said out-of-state New England bank or bank holding company."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO BRANCH BANKING AND HOLDING COMPANY AFFILIATES

220	384-B	section 2, III, amended: change application fee for new branch bank from $750 to $1,500 and $1,000 to $1500 for a consolidation resulting in a branch; and add last sentence, "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS

168	386	section 10, add last sentence: "No board of trustees of a savings bank is required to pay dividends on net income as permitted in this paragraph nor shall any such board or any of its trustees be liable to any depositor of the savings bank for not paying such dividends."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO THE INCORPORATION OF SAVINGS BANKS

220	386-A	section 4, I, amended: change examination fee of the proposed incorporation from $750 to $1,500; and added last sentence, "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."
168	386-A	section 7-a, new section: Rejection of Proposals for Conversions.

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO REORGANIZATION OF MUTUAL SAVINGS BANKS INTO MUTUAL HOLDING COMPANIES

2	386-B	sections 1 and 2, amended: deletes a director's qualifying shares as a class of stock with special rights in the reorganization of mutual savings banks into mutual holding companies.
220	386-B	section 9, V, new paragraph: "An examination fee of $1,500 shall be paid when the petition is filed. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO THE CONSOLIDATION OF BANKS

220	388	section 16, new section: gives the bank commissioner sole authority to approve branch banks resulting from a merger/consolidation.

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO THE INCORPORATION AND MANAGEMENT OF TRUST COMPANIES

220	392	section 5, amended: change application fee of the agreement of association from $750 to $1,500; and add last sentence, "Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS

220	394-A	section 8, repealed.

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO LICENSING OF NON-DEPOSITORY FIRST MORTGAGE BANKERS AND BROKERS

220	397-A	section 5, II (b), amended: added, "...payable to the state treasurer as restricted revenue..."
220	397-A	section 12, V, repealed and reenacted: "The expense of such examination shall be chargeable to and paid by the licensee. The procedure for such payment shall be the same as for payments by institutions for cost of examinations under RSA 383.11. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner, small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO SECOND MORTGAGE HOME LOANS

220	398-A	section 1-a, III, amended: added, "... payable to the state treasurer as restricted revenue and..."
220	398-A	section 1-d, repealed and reenacted: "The commissioner may make such an examination of the affairs, business, office and records of any licensee. The expense of such examination shall be chargeable to and paid by the institution. The procedure for such payment shall be the same as for payments by institutions for cost of examinations under RSA 383.11. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner, small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO REGULATION OF SMALL LOANS

220	399-A	section 20, III, added last sentence: "The expense of such examination shall be chargeable to and paid by the institution. The procedure for such payment shall be the same as for payments by institutions for cost of examinations under RSA 383.11. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner, small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO DEBT ADJUSTERS

220	399-D	section 10, amended: added. "The expense of such examination shall be charged to and paid by the licensee. The procedure for such payment shall be the same as for payments by institutions for cost of examinations under RSA 383:11. Sums collected under this section shall be payable to the state treasurer as restricted revenue and credited to the appropriation for the bank commissioner, small loan and vehicle finance division."

LEGISLATION ENACTED BY THE 1988 SESSION OF THE LEGISLATURE RELATING TO LOAN SCAM OPERATORS.

46	399-E	new chapter.

BANK HOLDING COMPANIES
AND
SUBSIDIARY BANKS,
INTERSTATE BANK AFFILIATIONS
AND
INTERNATIONAL BANK AFFILIATIONS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

AMOSKEAG BANK SHARES, INC.

Amoskeag Bank
Bank Meridian, N.A.
Nashua Trust Company
Souhegan National Bank of Milford, The

BANK OF NEW HAMPSHIRE CORPORATION

Bank of New Hampshire, N.A.
Bank of New Hampshire - Portsmouth
Bristol Bank, The
Strafford National Bank
Suncook Bank, The

BANKCORE, INC.

North Conway Bank

BANKEAST CORPORATION

BankEast
BankEast Savings Bank and Trust
BankEast Trust Company

CHESHIRE FINANCIAL CORPORATION

Cheshire County Savings Bank
Monadnock Bank, The

COMMUNITY BANKSHARES, INC.

Concord Savings Bank

CONNECTICUT RIVER BANCORP, INC.

Connecticut River Bank
Peoples National Bank of Littleton

CORNERSTONE FINANCIAL CORPORATION

Cornerstone Bank
Derry Bank and Trust Company

FINEST FINANCIAL CORPORATION

Pelham Bank and Trust Company

FIRST COASTAL BANKS, INC.

First National Bank of Portsmouth, The
Merchants National Bank

FIRST COLEBROOK BANCORP, INC.

First Colebrook Bank, The

FIRST DISCOUNT BANK

First Deposit National Bank

GRANITE STATE BANKSHARES, INC.

First National Bank of Peterborough, The
Granite Bank
Granite Bank of Keene

GREAT BAY BANKSHARES, INC.

Southeast Bank for Savings

HORIZON BANKS, INC.

Horizon Bank and Trust

NEW HAMPSHIRE SAVINGS BANK CORPORATION

New Hampshire Savings Bank
New Hampshire Savings Bank South
Rockingham County Trust Company
Seabrook Bank and Trust Company

NFS FINANCIAL CORP.

Nashua Federal Savings & Loan Association

NORTH AMERICAN BANK CORPORATION

Farmington National & Savings Bank

NUMERICA FINANCIAL CORP.

Home Savings, fsb
Numerica Savings Bank, fsb

PEMI BANCORP, INC.

Pemigewasset National Bank of Plymouth, The

PORTSMOUTH BANK SHARES, INC.

Portsmouth Savings Bank

PROFILE FINANCIAL CORPORATION

Plaistow Bank and Trust Company

ROCKINGHAM BANCORP

First Savings & Loan Association of New Hampshire

UNITED SAVER'S BANCORP, INC.

Belknap Bank and Trust
Dartmouth Banking Company
Saver's Bank, The
United Savings Bank

VILLAGE FINANCIAL CORPORATION

Village Bank and Trust Company

INTERSTATE BANK AFFILIATIONS

FLEET/NORSTAR FINANCIAL CORP.
INDIAN HEAD BANK, INC.

Indian Head Bank & Trust
Indian Head Bank North
Indian head National
Dartmouth National Corp.
Dartmouth National Bank

MERRIMACK BANCORP, INC.
MERRIMACK BANCORP OF NEW HAMPSHIRE

Hillsborough Bank & Trust Co.

MID MAINE SAVINGS BANK, fsb
MIDHAMCO, INC.

Hampton Co-Operative Bank

INTERNATIONAL BANK AFFILIATIONS

BANK OF IRELAND
BANK OF IRELAND (US) HOLDINGS INC.
FIRST NH BANKS, INC.

Bedford Bank, The
Exeter Banking Company, The
First Capital Bank
First Central Bank
First Cheshire Bank
First NH Bank of Lebanon
First Granite Bank
First NH Investment Services corp.
First NH - White Mountain Bank
Merchants National Bank of Manchester
Wolfeboro National Bank

ABSTRACTS OF THE ANNUAL REPORT
OF
COMMERCIAL BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST

ROUTE 3
ALLENSTOWN, NEW HAMPSHIRE 03275
TEL. 485-8444

(Year of Incorporation - 1980)

BRANCHES

Route 106, Loudon, NH 03301
Tel. 798-4401

OFFICERS

CHAIRMAN OF THE BOARD
Howard C. Saturley

VICE CHAIRMAN OF THE BOARD
Raymond C. Cummings

PRESIDENT	SENIOR VICE PRESIDENT
** D. Frank Duris	George L. McLean

VICE PRESIDENTS

John F. Gordon
John F. McManus
Cynthia M. Pinard

TREASURER	SECRETARY
G. Stetson Heiser	William Saturley

DIRECTORS

- * Raymond C. Cummings
- * D. Frank Duris
- Luc D. Girard
- * G. Stetson Heiser
- A. Leigh McDonnell
- Howard C. Saturley
- William Saturley
- Yves Tanguay
- * Richard F. Therrien
- * Bert R. Whittemore

* Investment Committee Members
** Chief Executive Officer

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD
BEDFORD, NEW HAMPSHIRE 03102
TEL. 668-1500

(Year of Incorporation - 1972)

BRANCHES
Route 102, Londonderry, NH 03053
Tel. 434-4576

115 Indian Rock Road, Windham, NH 03087
Tel. 898-9888

OFFICERS

PRESIDENT
** Alvah D. Chisholm

SENIOR VICE PRESIDENT
Henry H. Peterson

VICE PRESIDENTS
Leo Bergeron
Robert R. McLean
Nita J. Raby

ASS'T. VICE PRESIDENTS
Diane O'Clair
Marie W. Scribner

MARKETING OFFICER
Anna Bullard

CONSUMER LOAN OFFICER
Veronica Sargent

BRANCH MANAGERS
Kim Ackerson
Kenneth Briggs
Mary Snow
Jean Townsend

ASS'T. BRANCH MANAGER
Dolores Snyder

DIRECTORS

Daniel Burke
* Alvah D. Chisholm
John Clover
Christopher Congdon
Dean Kamen
Paul Kfoury
* David McDuffee
* William O. Merrill
Ferne Schmidtchen
* Nicholas Skaperdas
Michael Spector
* Bradford Thomas
Gerald Vecchione
Donald Wheeler

* Investment Committee Members
** Chief Executive Officer

BELMONT

BELKNAP BANK & TRUST
ROUTE 3 & 11
BELMONT, NEW HAMPSHIRE 03220
TEL. 528-1800

(Year of Incorporation - 1979)

BRANCHES

880 Central Street, Franklin, NH 03235
Tel. 934-6800

116 Main Street, Meredith, NH 03253
Tel. 279-7061

OFFICERS

CHAIRMAN OF THE BOARD

William G. Martin, Jr.

PRESIDENT

** John P. Samborski

SENIOR VICE PRESIDENT/ TREASURER/SECRETARY

Robert B. Runnells

VICE PRESIDENTS

Donald M. Grahame
Judith F. Nelson

ASS'T. VICE PRESIDENTS

Stephanie L. Belair
Sandra D. Jones
Susan K. Dunalp
Kathryn G. MacRae
Albert S. Freeman, III
Nancy E. Porosky

MORTGAGE LOAN OFFICER

Denise B. Hubbard

DIRECTORS

* Robert C. Boulanger
* Warren C. Clement
Charles W. H. Lowth, Jr.
William G. Martin, Jr.
* Russell A. Sabanek
* John P. Samborski
* Edward F. Schofield
* Glenn E. Shaw
* Sheila D. Weeks

* Investment Committee Members
** Chief Executive Officer

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-1171

(Year of Incorporation - 1901)

BRANCHES

260 Main Street, Gorham, NH 03581
Tel. 466-5467

2 State Street, Groveton, NH 03582
Tel. 636-1611

Northway Plaza, North Conway, NH 03860
Tel. 356-7091

OFFICERS

CHAIRMAN OF THE BOARD
Arnold P. Hanson

VICE CHAIRMAN OF THE BOARD
William J. Woodward

PRESIDENT
** Francis Deasy

SENIOR VICE PRESIDENT
Paul G. Campagna

VICE PRESIDENTS
Daniel Bellmore
Lawrence J. Bessinger

ASSISTANT VICE PRESIDENTS
Ronald P. Goudreau
Jacqueline L. Napert
Richard J. Sirois

BRANCH MANAGERS
Paula M. Cain
Armand Milot

ASSISTANT BRANCH MANAGER
Lillian Landry

CONSUMER LOAN OFFICER
Joane Belleau

ASS'T MORTGAGE LOAN OFFICER
Jeannine Birch

DIRECTORS

Arthur J. Bergeron, Jr.
Thomas E. Brannen
Herbert N. Buckley
* Francis Deasy
Bernard R. Gallagher
* Arnold P. Hanson

Ralph A. Labnon
John D. Morton, Sr.
* Edward J. Reichert
Joseph N. Rozek
* William J. Woodward

* Investment Committee Members
** Chief Executive Officer

BRISTOL

THE BRISTOL BANK

CENTRAL SQUARE
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-8521

(Year of Incorporation - 1898)

OFFICERS

CHAIRMAN OF THE BOARD
T. Holmes Moore

PRESIDENT
William C. Gilson

SENIOR VICE PRESIDENT/TREASURER
Douglas C. Benton

ASS'T. VICE PRESIDENT
Dennis P. Woodward

ASS'T. TREASURER
Kathleen C. Haskell

LOAN OFFICER
Donna W. Lowell

ASS'T. MORTGAGE OFFICER
Gail G. Williams

DIRECTORS

* John C. Conkling
* Alice L. DeSouza
Alan E. Esty
D. Victor Field
William C. Gilson
Dorothy M. Gordon
William C. Hoyt

John W. Matthews
* T. Holmes Moore
* Clifton B. Newell
Ralph E. Shackett
William C. Walsh
Burton W. Williams

* Investment Committee Members
** Chief Executive Officer

CHARLESTOWN

CONNECTICUT RIVER BANK

P.O. BOX 500 - MAIN STREET
CHARLESTOWN, NEW HAMPSHIRE 03603
TEL. 826-7764

(Year of Incorporation - 1864)

BRANCHES

Route 123, Alstead, NH 03602
Tel. 835-6333

82 Pleasant Street, Claremont, NH 03743
Tel. 542-1276

255 West Street, Keene, NH 03431
Tel. 357-1619

1 Main Street, West Lebanon, NH 03784
Tel. 298-8614

OFFICERS

PRESIDENT
** John E. Bentley

VICE PRESIDENT
Paul D. Slade

TREASURER
Stephen J. Bentley

ASSISTANT TREASURER
Brenda E. Lindblade

LOAN OFFICERS

Thomas D. Bentley
Gary S. Crosby
Robert Kasprzak
Normand B. Paulhus, II
Paul D. Silva
Joseph M. Sorrentino

LOAN DOCUMENTATION OFFICER
Nancy E. Smith

ASS'T. LOAN OFFICERS
Susan L. Curtin
Brenda T. Ouellette
Linda A. Stewart

CUSTOMER SERVICE OFFICER
Edna R. Scott

ASS'T. OPERATIONS OFFICER
Timothy J. Kirby

DIRECTORS

Ernest L. Bell
* John E. Bentley
John D. Bourdon
Paul S. Cray
Paul B. Dutton
John C. Follett
John E. Follett
Theodore J. Frizzell
* David T. Henry
Irving Mandinach
David O. Morse
John Parker
Stewart A. Rouse
Roger H. Ryan

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CITY BANK AND TRUST

P.O. BOX 835 - TREMONT SQUARE
CLAREMONT, NEW HAMPSHIRE 03743
TEL. 542-9586

(Year of Incorporation - 1977)

BRANCHES

Route 12A, West Lebanon, NH 03784
Tel. 298-5850

OFFICERS

CHAIRMAN OF THE BOARD
George E. Veilleux

PRESIDENT
** William F. Murray

EXECUTIVE VICE PRESIDENTS

Peter C. Brown
Edwin S. Childs
Roger A. Frechette
Nicholas C. Marro

VICE PRESIDENTS

Anthony Beilarski
Roland V. Stoodley, Jr.
William D. Waite

LOAN OFFICERS

Eunice A. Gavin
Gladys M. Quinn

SECRETARY/CLERK
Charles H. Sprague

BRANCH OFFICER
Linda A. Clark

DIRECTORS

Roselyn Caplan
Donald Foisy
* Norman J. Grover
Thomas G. Levesque
* Nicholas C. Marro
* William F. Murray
Charles P. Puksta
* Dorothy Roman
Charles H. Sprague
* Roland V. Stoodley, Jr.
George E. Veilleux

* Investment Committee Members
** Chief Executive Officer

COLEBROOK

THE FIRST COLEBROOK BANK

147 MAIN STREET
COLEBROOK. NEW HAMPSHIRE 03576
TEL. 237-5551

(Year of Incorporation - 1889)

OFFICERS

CHAIRMAN OF THE BOARD
Norman S. Brungot

VICE CHAIRMAN OF THE BOARD
Victor P. Bruno

PRESIDENT
** Harry L. Olmstead, Jr.

VICE PRESIDENT
Robert W. Gooch

TREASURER
Barbara V. Haynes

ASSISTANT TREASURERS
William C. Haynes
Jean F. Ladd

MORTGAGE LOAN OFFICERS
Linda J. Clogston
Alison L. Lynch

OPERATIONS OFFICER
Susan K. Robidas

CUSTOMER SERVICE OFFICER
Sharon Leicht

DIRECTORS

* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Wendell L. Herman
* Palmer B. Lewis
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

---

* Investment Committee Members
** Chief Executive Officer

CONCORD

CHARTER TRUST COMPANY

P.O. BOX 1374 - 95 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1350

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD/ TRUST OFFICER/TREASURER
** Robert J. Diefendorf

PRESIDENT/TRUST OFFICER/SECRETARY
Niall J. MacDonagh

VICE PRESIDENTS/TRUST OFFICERS
Michael A. Friedman
Daniel R. Gornell
David J. Palfrey

OPERATIONS OFFICER
Roberta L. Lawrence

DIRECTORS

- * Robert Ambrose
- * William J. Baldsaro
- * Robert J. Diefendorf
- * Jean E. Kennedy
- * Niall J. MacDonagh
- * David F. Tardif
- * Stephen R. Theroux
- * Richard Young

* Investment Committee Members
** Chief Executive Officer

DERRY

DERRY BANK AND TRUST COMPANY
P.O. BOX 326 - 15 EAST BROADWAY
DERRY, NEW HAMPSHIRE 03038
TEL. 432-9517

(Year of Incorporation - 1969)

BRANCHES

Birchwood Plaza. Candia, NH 03034
Tel. 483-2151

Routes 102 & 121. Chester, NH 03036
Tel. 887-4496

Crystal Avenue, Derry, NH 03038
Tel. 432-9517

Route 111, East Hampstead, NH 03826
Tel. 382-7111

Daniel Webster Highway North, Manchester, NH 03104
Tel. 622-7616

Massabesic & Porter Streets, Manchester, NH 03103
Tel. 625-4644

779 South Main Street, Manchester, NH 03102
Tel. 645-1800

Route 111, Windham, NH 03087
Tel. 432-8502

OFFICERS

CHAIRMAN OF THE BOARD
Niles F. Jensen

VICE CHAIRMAN
** John M. Terravecchia

PRESIDENT
G. Robert Smith

FIRST VICE PRESIDENT	SECOND VICE PRESIDENT
Howard S. Dearth	Horace A. Holaday

VICE PRESIDENTS

Robert E. Benoit

Catherine A. Gelinas

DERRY BANK AND TRUST COMPANY (Continued)

ASS'T. VICE PRESIDENTS

Dolores T. Brusky
Judy Costa
Edward G. Dumm
Terry Girolimon

ASSISTANT TREASURERS

O. A. Lafontaine
Dolores M. Smith
Bonnie A. White
Carlton H. White
Joan M. Willey
Katherine E. Zysk

SECRETARY

Edward D. Bureau

COMPLIANCE OFFICER

Karen D. Helbick

SENIOR LOAN OFFICER

Donna J. Donovan

INTERNAL AUDITOR

Paul J. Mitchell

BRANCH MANAGERS

Cheryl A. Demers
Robin Ryder

DIRECTORS

* Edward D. Bureau
Donald L. Cusson
* Howard S. Dearth
* William M. Hardy
* Horace A. Holaday, Jr.
* Niles F. Jensen
George F. Menard
* Glenn E. Peabody
* Paul T. Phillips
Albert H. Rioux, Sr.
* G. Robert Smith
* Arnold C. Soney
* John M. Terravecchia
John J. Zito

---

* Investment Committee Members
** Chief Executive Officer

DOVER

CONSTITUTION TRUST COMPANY
140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
TEL. 742-8100

(Year of Incorporation - 1988)

OFFICERS

CHAIRMAN OF THE BOARD
John S. Terrill

VICE CHAIRMAN OF THE BOARD
** Donald R. Hatt

PRESIDENT	**VICE PRESIDENT**
John H. Dyer, Jr.	Doris G. Couture

DIRECTORS

- * Gregory M. Dickinson
- * Donald R. Hatt
- * Gerald F. Janelle
- * Nicholas Skaltsis
- * John S. Terrill

* Investment Committee Members
** Chief Executive Officer

DURHAM

DURHAM TRUST COMPANY

70 MAIN STREET
DURHAM, NEW HAMPSHIRE 03824
TEL. 868-5574

(Year of Incorporation - 1947)

BRANCHES

828 Central Avenue, Dover. NH 03820
Tel. 742-4000

151 Congress Street, Portsmouth. NH 03801
Tel. 436-9008

566 Islington Street, Portsmouth. NH 03801
Tel. 431-3611

OFFICERS

CHAIRMAN OF THE BOARD
Lawrence E. O'Mara

PRESIDENT
** Edward K. Ward

SENIOR VICE PRESIDENT
Gary E. Lundh

VICE PRESIDENTS
Jane C. Marmontello
Richard L. Semprini

ASS'T. VICE PRESIDENTS
Christopher M. Anderson
Katrina P. Cutts
Robert W. Hill

COMPTROLLER
Michael J. Turcotte

DIRECTORS
* Earl J. Dearborn
* Gary E. Lundh
* Constance O'Mara
* Lawrence E. O'Mara
* Edward K. Ward

---

* Investment Committee Members
** Chief Executive Officer

EXETER

THE EXETER BANKING COMPANY

154 WATER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4761

(Year of Incorporation - 1893)

BRANCHES

Lafayette Road, Hampton Falls, NH 03844
Tel. 926-3362

Lafayette Road, North Hampton, NH 03862
Tel. 926-5518

Route 125, Plaistow, NH 03865
Tel. 382-3289

195 Hanover Street, Portsmouth, NH 03801
Tel. 430-9393

Route 101, Raymond, NH 03077
Tel. 895-3186

Portsmouth Avenue, Stratham, NH 03885
Tel. 772-6655

OFFICERS

PRESIDENT/TREASURER

** Richard D. Lund, Jr.

SENIOR VICE PRESIDENTS

Edwin R. Baker
Kenneth Davis
Joseph S. LaRochelle

VICE PRESIDENTS

Marcia J. Cowan
John F. Cullinane
Philip E. DuPont
Rudolph C. Hede
Frederick B. Kelley
Janis C. Kern
Jeffrey C. Leathe
Richard E. Pouliot
Stephen H. Searway
Wayne A. Skoglund
Stephanie J. Treadwell
Charles A. Walker

ASSISTANT VICE PRESIDENTS

Richard J. Abbott
Allen S. Gould

ASSISTANT TREASURER

Evelyn J. Pettiglio

THE EXETER BANKING COMPANY (Continued)

LOAN OFFICERS

Robert L. Bergevin
Carolyn A. Curley
Deborah M. Parkin

OPERATIONS OFFICER

Joan E. Smart

CREDIT OFFICER

Kathyrn Weatherby

ADMINISTRATIVE ASSISTANTS

Theresa A. Abbott
Carol A. Russell

TRUST & BUSINESS DEV. OFFICER

Patricia S. Qualter

BRANCH MANAGERS

Catherine A. Adair
Lisa M. Harding
Wanda T. McAlevey
Dinah D. Reiss
Margaret A. Withstandley

ASSISTANT BRANCH MANAGER

Anita Ramsdell

DIRECTORS

* G. Albert Bourgeois
* Edward E. Bulmer
* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edward A. Gage
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John R. Maher
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY

P.O. BOX 7345 - ONE COUNTRY CLUB ROAD
GILFORD, NEW HAMPSHIRE 03246
TEL. 528-3000

(Year of Incorporation - 1981)

OFFICERS

CHAIRMAN OF THE BOARD
Bradley J. Thompson

PRESIDENT
Gregory M. Dickinson

VICE PRESIDENT/TREASURER
John H. Martin

ASSISTANT TREASURERS
Mary Harrison
Elaine L. B. Miller
Mary K. Richardson

INSTALLMENT LOAN OFFICER
Lynn Ostrand

ADMINISTRATIVE ASSISTANT
Joanne T. Pike

DIRECTORS

Kim E.Baron
William F.Crane
* Gregory M. Dickinson
* Lawrence W. Guild, II
* David F. Haley
Sandra T. McGonagle
* Edgar D. McKean, III
* Bradley J. Thompson

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK

P.O. BOX 906 - 117 WEST MAIN STREET
HILLSBORO, NH 03244
TEL. 464-5541

(Year of Incorporation - 1973)

BRANCHES

Maple Avenue, Henniker, NH 03242
Tel. 428-3235

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
Richard Withington

VICE CHAIRMAN OF THE BOARD/TREASURER
* * William F. Kacmarcik

VICE PRESIDENTS

Judith H. Avery
Thomas E. Clark
William J. McIver
Merle R. Patenaude, Jr.

SECRETARY
Douglas S. Hatfield. Jr.

BRANCH MANAGER
Kathleen A. Cleveland

DIRECTORS

* Gordon Allen
Duane Clement
* Leo Dube
* Richard Edmunds
Carl Goodman
* Douglas S. Hatfield. Jr.
Daniel Hingston
* Robert Johnson
* William F. Kacmarcik
Donald E. Knapton
Merle R. Patenaude, Jr.
* Richard Withington, Sr.
Samuel C. Zachos

---

* Investment Committee Members
* * Chief Executive Officer

JAFFREY

THE MONADNOCK BANK

87 MAIN STREET
JAFFREY, NEW HAMPSHIRE 03452
TEL. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Peterborough Shopping Village, Peterborough, NH 03458
Tel. 924-9433

Main Street, Rindge, NH 03461
Tel. 899-5187

Central Square, Troy, NH 03465
Tel. 242-7737

OFFICERS

PRESIDENT

** Robert W. Allen

VICE PRESIDENT/TREASURER

Dennis P. O'Loughlin

VICE PRESIDENTS

Wayne R. Gordon
William R. Spaulding

ASS'T. VICE PRESIDENTS

Larraine J. Caswell
Forrest R. Kimball
Patricia Sawtelle

ASSISTANT TREASURERS

Kathleen G. Bragg
Candace C. Clark
Dana I. Hadley
Ruth A. Laukka
Eleanor I. Maki
Dorothy S. Richards

CONSUMER LOAN OFFICERS

Liane T. Ozenich
Carl S. Wiley
Jeanne A. Witty

ASS'T MORTGAGE OFFICER

Sarita R. Lanpher

DIRECTORS

* Robert W. Allen
Christopher V. Bean
* Delcie D. Bean
* Reynold A. Belletete
Eugene Gaffey
* Charles H. Griswold
Walter R. Peterson
* Francis X. Quinlan
* Howard Roberts
D. Glynn Millard
Dave Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

FIRST CHESHIRE BANK

P.O. BOX 706 - 15 MAIN STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-5050

(Year of Incorporation - 1804)

BRANCHES

1 High Street, Hinsdale, NH 03451
Tel. 336-5922

Fairbanks Plaza, Keene, NH 03431
Tel. 352-5050

2 Michigan Street, Winchester, NH 03470
Tel. 239-4355

OFFICERS

CHAIRMAN OF THE BOARD
Charles J. Ford

PRESIDENT
** Charles A. Farmer

SENIOR VICE PRESIDENT
William J. Linney

VICE PRESIDENTS
James H. Amidon
Sandra L. Roberts

LOAN OFFICERS
Judith E. Langley
Pamela E. Paige
William C. Tompson

CHIEF FINANCIAL OFFICER
Philip J. DiNuovo

ASS'T. TRUST OFFICER
Barbara A. Lizotte

DIR. OF MKTG. & PERSONNEL
Susan W. Allan

CORPORATE SECRETARY
Geraldine A. McCurdy

BRANCH MANAGERS
Beverly K. Fecto
Joseph H. Kennedy
Joyce B. Parrish

DIRECTORS
Robert M. Clark, Jr.
* John J. Colony, III
Charles A. Farmer
Charles J. Ford
John S. Goodnow
* Allan N. Kendall
Stanley S. Plifka, Jr.
Martha F. Searle
Bruce C. Treat
* William C. Walker

* Investment Committee Members
** Chief Executive Officer

LEBANON

FIRST NH BANK OF LEBANON

20 WEST PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4410

(Year of Incorporation - 1829)

BRANCHES

School Street, Enfield, NH 03748
Tel. 632-5511

42 South Main Street, Hanover, NH 03755
Tel. 643-5452

Main Street, Meriden, NH 03770
Tel. 469-3341

Route 12A, Plainfield, NH 03781
Tel. 675-6326

67 Main Street, West Lebanon, NH 03784
Tel. 298-8768

Route 12A and Airport Road, West Lebanon, NH 03784
Tel. 298-8715

OFFICERS

CHAIRMAN OF THE BOARD
Channing T. Brown

PRESIDENT
** Robert E. Webber

ASSISTANT TO THE PRESIDENT
Laura W. Place

VICE PRESIDENTS

William R. Crandall
J. R. Peter Gamble
William R. Hatch
Paul T. Przybyla
Timothy S. vanBlommesteyn
Brian M. Wood

ASSISTANT VICE PRESIDENTS

Ellen L. Close
Brian W. Embury
Patricia L. Lynaugh
Louis J. Stivali

FIRST NH BANK OF LEBANON (Continued)

OPERATIONS OFFICER Betty A. Dunham	**LOAN OFFICER** Charlene D. Ricker
ADMINISTRATION OFFICER Michael D. Thibault	**HUMAN RESOURCES DIRECTOR** Lorraine M. Morrison
MORTGAGE ORIGINATOR Paul A. Galop	**ASSISTANT COMPTROLLER** Jane G. Pettengill

BRANCH MANAGERS

Brenda D. Cass
Robert A. Mansell
Jane E. Nugent
Denise J. Smith
Gail E. Trottier

DIRECTORS

* Channing T. Brown
* Peter L. Christie
* Deborah J. Cooper
* Warren E. Craumer
* Ernest G. Eaton
* James F. Gosselin
* Lawrence A. Kelly
* Laurence J. Ufford
* James W. Varnum
* Robert E. Webber
* Roger S. Wood

* Investment Committee Members
** Chief Executive Officer

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-8000

(Year of Incorporation - 1978)

BRANCHES

Main Street, Bethlehem, NH 03574
Tel. 869-3348

Main Street, Conway, NH 03818
Tel. 447-5425

Main Street, Franconia, NH 03580
Tel. 823-5517

240 Main Street, Lisbon, NH 03585
Tel. 838-6662

Routes 16 & 30, North Conway, NH 03864
Tel. 539-4300

260 Kings Square, Whitefield, NH 03598
Tel. 837-2531

55 Central Street, Woodsville, NH 03785
Tel. 747-3341

OFFICERS

PRESIDENT

** Willard G. Bromage, Jr.

SENIOR VICE PRESIDENTS

Richard T. Brunelle
James E. Tibbetts

VICE PRESIDENTS

Stephen E. Colby
Judith Helfand
Loretta G. Silver
Carol Walker

ASSISTANT VICE PRESIDENTS

Nancyanne Dickowski
Deborah Fischbein
Marlene Gallinelli
Fred A. Page

LOAN OFFICERS

Dorothy Belmore
Brenda Bigelow
Carol Boucher
Nora Clark
Patricia Clark
Daniel Cullen
John Griffith
Barbara Luoma
David Major

ASS'T. LOAN OFFICERS

Paula Cail
Tina Goode

ASSISTANT TREASURER

Lillian Sylvestre

HUMAN RESOURCE OFFICER

Anne Knights

BUSINESS DEVELOPMENT OFFICER

Suzanne Wetherbee

BRANCH MANAGERS

John S. Cobb
Helen Hurd
Charlene McGee

DIRECTORS

* Williard G. Bromage, Jr.
Arthur F. Brown, Jr.
* Frank G. Clark, Jr.
* Calvin J. Coleman
Winton J. Eastman
Laurent R. Fournier
Ralph L. Grindle, Jr.
* Kenneth M. Grout
* David R. Hastings, II
* Joseph R. Richard
Francis D. Roy
Wayne B. Ruggles
* Herbert Schneider
* John H. Tilton
Richard G. White
* Robert Whitney, Jr.

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* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST
ONE WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105
TEL. 624-6000

(Year of Incorporation - 1891)

BRANCHES
South River Road, Bedford, NH 03102
Tel. 624-6000

Pine and Pleasant Streets, Claremont, NH 03743
Tel. 542-7755

Washington Street, Claremont, NH 03743
Tel. 542-5158

Fort Eddy Road, Concord, NH 03301
Tel. 224-8100

116 North Main Street, Concord, NH 03301
Tel. 224-8100

7 South Main Street, Hanover, NH 03755
Tel. 643-1678

80 South Main Street, Hanover, NH 03755
Tel. 643-9616

223 South Lowell Road, Hudson, NH 03051
Tel. 880-5300

105 Hanover Street, Lebanon, NH 03766
Tel. 643-4200

Route 102, Londonderry, NH 03053
Tel. 434-5666

7 McGregor Street, Manchester, NH 03102
Tel. 624-6000

777 South Willow Street, Manchester, NH 03103
Tel. 624-6000

Route 25, Meredith, NH 03253
Tel. 279-7954

295 Main Street, Nashua, NH 03060
Tel. 880-5300

BANKEAST (Continued)

Northeastern Boulevard, Nashua, NH 03060
Tel. 880-5300

55 Main Street, Newport, NH 03773
Tel. 863-1750

Route 10, Orford, NH 03777
Tel. 353-4324

Route 11, Sunapee, NH 03782
Tel. 763-5400

Main Street, Warner, NH 03278
Tel. 456-2272

Route 12A, K-Mart Plaza, West Lebanon, NH 03784
Tel. 298-8787

Center Street, Wolfeboro, NH 03894
Tel. 569-4222

OFFICERS

CHAIRMAN OF THE BOARD

Walter N. DeWitt

PRESIDENT

** Peter Hamblett

REGIONAL PRESIDENTS

Harry L. Deas, III
Ralph B. Fifield, Jr.
Robert F. Fournier
Robert E. Sager
Brian P. Towne
David G. Wilson

SENIOR VICE PRESIDENTS

Peter C. Anderson
Jill L. Carlson
Connie P. Landry
Monte I. Radack

VICE PRESIDENTS

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William B. Dougherty, Jr.
Virginia P. Eames
Allan F. Everson
James J. Gibney, III
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George T. Hamilton
Timothy D. Holt
Gregory F. Kennedy
Donna B. King
W. Grant Macewan
Frederick M. O'Brien
J. Michael Perrella
John E. Prewitt
Paul D. Spang
James R. Wood

ASS'T. VICE PRESIDENTS

Meredith M. Bentas
Deborah T. Blondin
Suzanne T. Boucher
Bonita J. Goudreau
Dennis A. Lamper
Arthur J. Letendre
Thelma G. McNamara
James A. McSweeney
Theresa S. Peterson
Peter C. Preston
Vernon T. Studer
Roger L. Turner
Kathleen R. Worthington

BANKEAST (Continued)

LOAN OFFICERS

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Ella M. Casey
Donna M. Davis
Robin E. Harding
Andre C. Tremblay

SR. LOAN COUNSELOR

Lisa A. Lafreniere

LOAN COUNSELORS

Leslee C. Billings
Pauline E. Paquette
Beverly A. Trisciani
Vanessa V. Vittum

MORTGAGE SEC. OFFICER

Mary E. Lawton

LOAN REVIEW OFFICER

David L. Means

CASH MANAGEMENT OFFICER

Jeanette M. Davila

COMPLIANCE OFFICER

Elisabeth F. Hall

RETIREMENT PLAN COORDINATOR

Sherry L. Draper

RETAIL SERVICE MANAGERS

Susan G. Madigan
Ronald O. Perron

BRANCH OPERATIONS MANAGER

Joan C. Gagne

BRANCH MANAGERS I

Brenda K. Bergeron
Deborah A. Bucklitch
Linda J. Haven
Barbara A. Scarpino
Teri A. Stuart Wegmann

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Debra E. Blatsos
Albert W. Fifield
Lynne M. Koskela
Lynn M. Perkins
Mary C. Sullivan

DIRECTORS

*William H. Craig
*Cornelius DeValk
*Walter N. DeWitt
*Michael H. Foster
*Martin L. Gross
*Peter Hamblett
*Robert E. Heath
*Bruce M. Keller
*Paul F. Leaming
*George T. Matarazzo
*Jack B. Middleton
*Soterios A. Saggiotes
*Thomas W. Sweeney, Jr.
*Raymond F. Truncellito

*Investment Committee Members
**Chief Executive Officer

MANCHESTER

BANKEAST TRUST COMPANY

TWO WALL STREET
MANCHESTER. NEW HAMPSHIRE 03105
TEL. 624-6281

(Year of Incorporation - 1983)

BRANCHES

116 North Main Street, Concord, NH 03301
Tel. 224-8112

134 Pleasant Street, Portsmouth, NH 03801
Tel. 433-1744

19 South Main Street, Rochester, NH 03867
Tel. 335-1524

OFFICERS

PRESIDENT/TREASURER

** Carroll E. Winch

SENIOR VICE PRESIDENT

David L. Carlson

VICE PRESIDENTS

David C. Bliss
Roberta R. Freedman

ASS'T. VICE PRESIDENT

Janice D. Colburn

SENIOR TRUST OFFICERS

Brenda B. Harrington
Norma M. Goddard
M. Claire Williams

TAX OFFICER

Richard A. Moquin

OPERATIONS OFFICERS

Cindy J. Motta
Arleen V. Webb

INVESTMENT OFFICER

Katharine E. Staples

DIRECTORS

* Walter N. DeWitt
* Peter Hamblett
* Paul F. Leaming
* Walter W. Vail
* Carroll E. Winch

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

FIRST NH INVESTMENT SERVICES CORP.

1000 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-5000

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/TREASURER

** John L. Claps

SENIOR VICE PRESIDENTS

Duane G. Lighthall
William A. Proskow

VICE PRESIDENTS

Gregory S. Boyd
Randy B. Haas
Arthur W. McKee
Dan H. Sanders

ASS'T. VICE PRESIDENT

Barbara J. Bilodeau

ADMINISTRATION OFFICER

Melanie B. Gianferante

INVESTMENT OFFICER

Libby Pomfret

TRUST TAX & COMPLIANCE OFFICER

Martha Walsh

ASSISTANT TRUST TAX & COMPLIANCE OFFICER

Elizabeth S. Wilds

DIRECTORS

* Frank O'Buhl
* John L. Claps
* James W. Coleman
* Charles J. Ford
* Gordon A. Harland
* William B. Hart, Sr.
* William B. Hart, Jr.
* Caleb W. Whiton
* Kimon Zachos

* Investment Committee Members
** Chief Executive Officer

MILFORD

HILLSBOROUGH BANK & TRUST CO.

P.O. BOX 247 - 17 ARMORY ROAD
MILFORD, NEW HAMPSHIRE 03055
TEL. 672-0270

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD
Frank G. McDougall, Jr.

VICE CHAIRMAN OF THE BOARD/PRESIDENT
** Daniel S. Day

EXECUTIVE VICE PRESIDENT
James C. Theos

SENIOR VICE PRESIDENT
Carol-Ann Sibson

VICE PRESIDENT
John K. Rizzi

LOAN OFFICER
Roger G. Douville

DIRECTORS

* Kent I. Chappell
* William J. Clark
* Daniel S. Day
* Patrick J. Enright
* Edward H. Fillmore
* Robert C. Getchell
* Marilyn S. Kenison
* Frank G. McDougall, Jr.
* James C. Theos

---

* Investment Committee Members
** Chief Executive Officer

NASHUA

NASHUA TRUST COMPANY

P.O. BOX 607 - 194 MAIN STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 882-2755

(Year of Incorporation - 1889)

BRANCHES

71 Lowell Road, Hudson, NH 03051
Tel. 882-2755

33 Coliseum Avenue, Nashua, NH 03061
Tel. 882-2755

238 Main Street, Nashua, NH 03061
Tel. 882-2755

Southgate Plaza, Nashua, NH 03061
Tel. 882-2755

1 Trafalgar Square, Nashua, NH 03061
Tel. 882-2755

OFFICERS

CHAIRMAN OF THE BOARD
Robert J. Cross

VICE CHAIRMAN OF THE BOARD
David C. Hamblett

PRESIDENT
** Norman B. Storrs

SR. VICE PRESIDENT/TREASURER
James H. Munroe

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Mark E. Leonardi
Robert R. Pinsonneault

VICE PRESIDENTS
David P. Bingham
Richard Keith
Paul D. Lamont
Harry G. Locke
David L. Smith
Albert G. Trudeau

ASS'T. VICE PRESIDENTS
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Ashley D. Burt, Jr.
Dorothy E. Cota
Elaine D. Ethier
Carol A. Ford
Julien J. Houle
Mark Litzerman
Lucille Lockwood
Marylin Morgan
Mariette C. Sirois
Conrad E. Thibault
John C. Waszeciak, Jr.

NASHUA TRUST COMPANY (Continued)

ASS'T. TREASURERS

Peter B. Alden
Lynn A. Labrie
Lucille L. L'Heureux
Wayne F. Nelson
Melissa M. Zettelmeyer

LOAN OFFICERS

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Catherine N. Connolly
Linda L. Ellis

RETAIL DEV. OFFICER

Nancie A. Caron

ASS'T. OPER. OFFICER

Cheryl L. Freed

ASS'T. TRUST OFFICERS

Thomas A. Jasalavich
Judith K. Noel
Gretchen A. Teich

AUDITOR

Richard T. Kunzler, II

MANAGERS

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Timothy O. Cramer
Julie A. Hudon
Lorraine L. Staby
Helga Wester
Sue White

ASS'T. DATA PROC. MANAGER

Coni Paquin

DIRECTORS

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* Joseph A. Bellavance
* Leon P. Brassard
* Emile A. Chagnon
* Louis C. Chagnon
* Robert J. Cross
* David C. Hamblett
* Jack R. Law
* James A. Lyons
* Gerald R. Prunier
* John J. Singer, Jr.
* James K. Stellos
* Norman B. Storrs
* Allan H. Swanson
* Samuel A. Tamposi, Sr.
* Samuel A. Tamposi, Jr.
* David E. Tully
* Charles E. Wingate, Jr.
* William W. Zechel

---

* Investment Committee Members
** Chief Executive Officer

NEW LONDON

THE NEW LONDON TRUST COMPANY

P.O. BOX 158 - MAIN STREET
NEW LONDON, NEW HAMPSHIRE 03257
TEL. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block, Andover, NH 03216
Tel. 526-2535

Danbury General Store, Danbury, NH 03230
Tel. 526-2535

Route 103, Newbury, NH 03255
Tel. 526-2535

Newport Road, New London, NH 03257
Tel. 526-2535

OFFICERS

CHAIRMAN OF THE BOARD
William F. Kidder, Sr.

PRESIDENT
** William F. Kidder, Jr.

SENIOR VICE PRESIDENTS
Charles V. Sebring
Rae F. Voss

VICE PRESIDENTS
Elaine D. Bernier
Colin S. Campbell
James C. Cleveland

ASS'T. VICE PRESIDENT
Debra W. Sias

ASSISTANT TREASURER
Lois S. Shaw

LOAN OFFICERS
Terrie Donnell
Scott B. Walters
Elizabeth A. Williams

OPERATIONS OFFICER
Maryanne Petrin

DIRECTORS

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William S. Berger
* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Robert E. McGinness
Chandler M. Perkins
* Charles V. Sebring
Sumner S. Woodward

* Investment Committee Members
** Chief Executive Officer

NEWINGTON

ATLANTIC TRUST COMPANY

P.O. BOX 4489 - WEST PARK DRIVE
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 431-4600

(Year of Incorporation - 1983)

OFFICERS

PRESIDENT

** Douglas A. Ghertone

VICE PRESIDENT
Catherine A. Martin

ASSISTANT VICE PRESIDENT
Sandra L. Fournier

DIRECTORS

* Albert B. Blackadar
* Anthony P. Delgrosso
* Thomas F. Gergen
* Sumner F. Kalman
* Bruce J. Noel
* Robert Senter
* Augustine Sheehy
* Robert Villella
* Michael Wanyo

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK

P.O. BOX 1460 - 240 MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860-1460
TEL. 356-5466

(Year of Incorporation - 1900)

BRANCHES

51 White Mountain Highway, Conway, NH 03818
Tel. 447-6333

Route 16, Glen, NH 03838
Tel. 383-6813

Junction Routes 16 & 302, North Conway, NH 03860
Tel. 356-6397

157 South Main Street, North Conway, NH 03860
Tel. 356-9416

Route 16, West Ossipee, NH 03890
Tel. 539-7501

OFFICERS

PRESIDENT
S. Jean Fernandez

EXECUTIVE VICE PRESIDENT
** Frank J. Connolly

VICE PRESIDENT
Earl P. Osgood

TREASURER/CFO
James R. Alberts

SENIOR VICE PRESIDENT
James A. Balkey

VICE PRESIDENTS
David A. Burdette
Joseph L. Costello
William G. Edmunds

ASS'T. VICE PRESIDENTS
Meredith W. Christie
John A. Cuddy
Jonathan Dowst
Nancy F. Grove
Rosemarie Liska

DIRECTORS

* Raymond H. Abbott, Jr.
* J. Frank Crowley
* S. Jean Fernandez
* L. Hamlin Greene
* Earl P. Osgood
* George C. Weston

* Investment Committee Members
** Chief Executive Officer

PELHAM

PELHAM BANK AND TRUST COMPANY

BRIDGE STREET. ROUTE 38
PELHAM, NEW HAMPSHIRE 03076
TEL. 635-3545

(Year of Incorporation - 1968)

BRANCHES

Route 28, Salem, NH 03079
Tel. 893-6151

Route 111, Windham, NH 03087
Tel. 432-1900

OFFICERS

PRESIDENT/CHAIRMAN OF THE BOARD
** Louis Fineman

FIRST VICE PRESIDENT	**EXECUTIVE VICE PRESIDENT**
George Harris	Patricia McArdle
SENIOR VICE PRESIDENT	**VICE PRESIDENT**
Paul Santos	Allan Virr

ASS'T. VICE PRESIDENTS
Christine Laugel
Laura Pepa
Raymond Wrobel

TREASURER
William McNamara

ASS'T. TREASURERS
Sandra Baker
Joanne Cronin
Brenda Fiorante

CLERK
Theodore Russem

DIRECTORS

* Ralph Boutwell
Claude Captell
* George Harris
Willis Low
* William McNamara
* Titus Plomaritus
* Theodore Russem

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY

P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NEW HAMPSHIRE 03865-0368
TEL. 382-6511

(Year of Incorporation - 1967)

BRANCHES

Route 121, Atkinson, NH 03811
Tel. 362-5596

Route 121, Main Street, Hampstead, NH 03841
Tel. 329-6711

Church Street, Kingston, NH 03848
Tel. 642-3353

Route 111 & Little River Road, Kingston, NH 03848
Tel. 642-3667

29 South Main Street, Newton, NH 03858
Tel. 382-1800

OFFICERS

CHAIRMAN OF THE BOARD
William S. Bartlett

PRESIDENT
** Richard W. Fletcher

EXECUTIVE VICE PRESIDENT/TREASURER
Thomas E. Quinlan

VICE PRESIDENTS

James D. Dwyer
David N. Gauron
Alfreda N. Woodlock
Arthur S. Woodman

ASS'T. TREASURERS

Allan J. Bowie
Barbara A. Moran
Elaine M. Thelen

ASS'T. MORTGAGE OFFICER
Sharon J. Neff

PERSONNEL OFFICER
Ellen H. Calef

MANAGERS

Kathy L. LaRoche
Helen A. Luciano
Cynthia W. Pitsios
Jane E. Stewart

BRANCH ADMINISTRATOR
Susan M. Hammond

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
* William S. Bartlett, Jr.
Richard W. Fletcher
* James F. Grimes
Peter G. Hurd
* Nicholas Pichowicz
* Bernard R. Senter
* Wilfred C. Senter

PORTSMOUTH

BANK OF NEW HAMPSHIRE - PORTSMOUTH

TWO HARBOUR PLACE
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-4320

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
** Robert L. Bailey

PRESIDENT
R. Scott Bacon

VICE PRESIDENT
Stanley R. Burak

TREASURER
Robert M. Beaulac

DIRECTORS

* R. Scott Bacon
* Robert L. Bailey
* Robert B. Field, Jr.
* Peter Griffin
* Victoria Jenkinson
* Duncan A. McEachern
* Paul R. Shea
* Davis P. Thurber

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

FIRST SIGNATURE BANK & TRUST COMPANY
P.O. BOX 7090 - 190 COMMERCE WAY
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3700

(Year of Incorporation - 1985)

OFFICERS

PRESIDENT
** James W. McLaughlin

SENIOR VICE PRESIDENT
Richard P. Zeloski

SECOND VICE PRESIDENT
Ellen C. Varney

TREASURER
C. Gary Morgan

CONTROLLER
Raymond P. Specht

HUMAN RESOURCES MANAGER
Marilyn J. Batey

ASS'T. VICE PRESIDENT
Robert P. Bozek

SYSTEMS OFFICER
Anne A. Boyd

SECRETARY
Paul C. Remus

PBR MANAGER
Jerome S. Narolewski

DIRECTORS

* Horace R. Baker, Jr.
* Edward J. Boudreau, Jr.
* Edward J. Crane, Jr.
* James W. McLaughlin
* Steven R. Pruchansky
* Paul C. Remus
* Robert H. Watts

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
P.O. BOX 780 - 3 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3400

(Year of Incorporation - 1980)

BRANCHES
104 Washington Street, Dover, NH 03820
Tel. 742-6737

Main Street, Epping, NH 03042
Tel. 679-5491

60 Portsmouth Avenue, Exeter, NH 03833
Tel. 772-4701

97 Water Street, Exeter, NH 03833
Tel. 772-4701

264 Lafayette Road, Hampton, NH 03842
Tel. 926-8894

140 Main Street, Newmarket, NH 03857
Tel. 659-5566

Islington Street, Portsmouth, NH 03801
Tel. 433-3400

6 Epping Street, Raymond, NH 03077
Tel. 895-3144

66 South Main Street, Rochester, NH 03867
Tel. 332-6000

OFFICERS

PRESIDENT
** Ronald J. Rioux

EXECUTIVE VICE PRESIDENT
Mark F. Tierney

SR. VICE PRESIDENTS
Edward W. Johnson
Joel F. Koch

VICE PRESIDENTS
Mark A. Anderson
Jonathan K. Ellis
Frank E. Flannery
Edward D. Hause
Anthony T. Manero
David H. McArdle
Jacqueline V. Roberts
William A. Wade
Donna M. Wasiewski

INDIAN HEAD BANK AND TRUST COMPANY (Continued)

ASS'T. VICE PRESIDENTS

Frank J. Conlan
Joanne M. Eggleston
Madeline A. Ferrari
Robert A. Pearson
Donald G. Stevens

LOAN OFFICERS

Arleen G. Clark
Michael A. Doody
Suzanne S. Healey
Hector B. Houssay
Scott D. Vandersall

ASS'T. RETAIL LOAN COORDINATOR

Susan L. Clark

OPERATIONS OFFICER

Martha Soucy

ACCOUNT FINANCIAL ANALYST

Cheryl Travis

BRANCH MANAGERS

Kenneth B. Bailey
Mark S. Danie
Deborah DeColfmacker
Ann M. French
Janet S. Keane
Laurie A. Lund-Carlson
Judith A. Murch
Michael Sack

ASS'T. BRANCH MANAGERS

Belinda Camire
Kevin Colley
Carol Kingston
Patricia Perley
Debra Scott

DIRECTORS

* Robert F. Barney
* Ferris G. Bavicchi
* Louis E. Bergeron
Carl W. Brewitt
* George P. Burgon
R. Dexter Goodrich
* Herbert A. Grant, Jr.
* Paul J. Holloway
James A. Labrie
Russell H. McGuirk
* Harry MacLeod, Jr.
* Raymond R. Ouellette
* Ronald J. Rioux
* Thomas D. Welch, Jr.

---

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

OLDE PORT BANK & TRUST COMPANY

501 ISLINGTON STREET
PORTMSOUTH, NEW HAMPSHIRE 03801
TEL. 436-8800

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Michael E. Kenslea

SENIOR VICE PRESIDENT
Marshall A. Tebbetts

VICE PRESIDENTS
Charles R. Betteley
S. Alan Moyer

ASS'T. VICE PRESIDENT
Suzanne G. Shevenell

TREASURER
Robert C. Chase, Jr.

ASS'T. TREASURER
Dorothy Pevear

DIRECTORS

- * Robert A. Allard
- * Raymond D. Goss
- * Michael E. Kenslea
- * Lawrence P. McManus
- * Joseph G. Sawtelle
- * Robert A. Shaines
- * Susan Tober

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
P.O. BOX 1800 - 76 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-1234

(Year of Incorporation - 1958)

OFFICERS

CHAIRMAN OF THE BOARD

** William T. Morgan

VICE PRESIDENT/TREASURER

Robert L. Hechler

VICE PRESIDENTS

Rodney O. McWhinney   Michael D. Strohm   Samuel F. Upchurch, Jr.

SECRETARY/VICE CHAIRMAN OF THE BOARD

Daniel J. Harkinson

DIRECTORS

Joseph A. Acorace
* Daniel J. Harkinson
Joseph F. McDowell, III
* Rodney O. McWhinney
* William T. Morgan

* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY

59 STILES ROAD, SUITE 203A
SALEM, NEW HAMPSHIRE 03079
TEL. 893-7703

(Year of Incorporation - 1983)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** John R. Towers

VICE PRESIDENTS

Ellen Hoffman
Roger T. Servinson

TREASURER
Lori A. Connelly

TRUST OFFICER
Malcolm W. MacNaught

CLERK
Charles F. Leahy

SECRETARY
Kenneth J. McDonald

ASS'T. SECRETARIES

Joshua M. Berman
Frederic G. Corneel

DIRECTORS

* James C. Curvey
Gary Dziama
Dudley A. Hall
Charles F. Leahy
* Malcolm W. MacNaught
David M. Roby
* John R. Towers

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* Investment Committee Members
** Chief Executive Officer

SALEM

ROCKINGHAM COUNTY TRUST CO.

220 NORTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-3800

(Year of Incorporation - 1969)

BRANCHES

Hood Plaza, Derry, NH 03038
Tel. 434-3810

Pentucket Shopping Center, Plaistow, NH 03865
Tel. 382-8919

267 South Broadway, Salem, NH 03079
Tel. 898-3800

OFFICERS

CHAIRMAN OF THE BOARD
Robert L. Gable

PRESIDENT
** Frank J. Murray

EXECUTIVE VICE PRESIDENT
Raymond P. Smith

SENIOR VICE PRESIDENT
Joseph M. Holahan

VICE PRESIDENTS
John Calhoun
Muriel M.J. Cote
Ronald DeMille
A. Richard Hanlon

ASS'T. VICE PRESIDENT
Thomas Andrew

TREASURER
Russell W. Matson

LOAN OFFICERS
Harry J. Korslund, III
John P. Malynn, Jr.
Donna Shea

MARKETING OFFICER
Helen M. Bailey

OPERATIONS OFFICER
Karen E. Uva

ASS'T. OPERATIONS OFFICER
William R. Barnes

BRANCH OFFICERS
Thomas Ravgiala
Nancy Seber

DIRECTORS

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* Robert L. Gable
Laurence J. Kealey
* George J. Khoury
Francis J. Mahoney
Clarence W. Merrill
* Frank J. Murray
* Berge Nalbandian
David Rogers
Frank V. Sandberg
A. Martin Simensen
Kasmir E. Ulaky
* Douglas R. Watts

* Investment Committee Members
** Chief Executive Officer

SEABROOK

SEABROOK BANK AND TRUST COMPANY

P.O. BOX 400 - 489 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5501

(Year of Incorporation - 1975)

BRANCHES

369 Lafayette Road, Hampton, NH 03842
Tel. 926-1806

69 Lafayette Road, North Hampton, NH 03862
Tel. 964-6408

Junction Rt. 1A & 286, Seabrook, NH 03874
Tel. 474-5009

Route 101, Stratham, NH 03885
Tel. 778-9310

OFFICERS

CHAIRMAN OF THE BOARD

Wilfred L. Sanders, Jr.

PRESIDENT

** Thomas M. Whelan

SENIOR VICE PRESIDENTS

William S. Sawyer
Richard A. Willey

VICE PRESIDENTS

David T. Barney
Deborah J. Downer
Robert J. Connery
Christina M. Twitchell

ASS'T. VICE PRESIDENTS

Theresa L. Boudreau
Norma L. Carline

BUSINESS DEVELOPMENT OFFICER

Charles E. Knowlton

DIRECTORS

* Richard E. Blinn
Michael A. Kutlowski
* Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney
Frank J. Murray
* Robert F. Preston
David H. Rogers
Wilfred L. Sanders
* Vernon R. Small
* Edward H. Tate, II
* Thomas M. Whelan

* Investment Committee Members
** Chief Executive Officer

SOMERSWORTH

THE SOMERSWORTH BANK
P.O. BOX 231 - 1 JOHN PARSONS DRIVE
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-3040

(Year of Incorporation - 1865)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Paul R. St. Laurent

EXECUTIVE VICE PRESIDENT
Paul R. St. Laurent, Jr.

VICE PRESIDENT
Normand E. Theberge

OPERATIONS OFFICER
Doris Boutin

VICE PRESIDENT/TREASURER
J. R. Gill

ASS'T. TREASURER
Marcia C. Pappatones

LOAN OFFICER
Muriel K. Lennon

DIRECTORS

* George E. Janetos
* Philip J. Mathews
Raymond J. Newton
* Stephen G. Pappas
Paul R. St. Laurent
* Paul R. St. Laurent, Jr.
* Ronald L. Vigue
Reginald O. Willett

* Investment Committee Members
** Chief Executive Officer

SUNCOOK

THE SUNCOOK BANK

50 GLASS STREET
SUNCOOK. NEW HAMPSHIRE 03275
TEL. 485-9564

(Year of Incorporation - 1916)

BRANCHES

Epsom Circle, Epsom, NH 03234
Tel. 736-9363

1288 Hooksett Road, Hooksett, NH 03106
Tel. 668-2192

Route 4. Northwood, NH 03261
Tel. 942-8739

OFFICERS

CHAIRMAN OF THE BOARD
Ernest E. Coulombe

PRESIDENT
** David A. Eakin

SENIOR VICE PRESIDENT/TREASURER
Roger A. Menard

SENIOR VICE PRESIDENT
A. David Poisson

VICE PRESIDENT
Richard T. Hebert

ASS'T. VICE PRESIDENTS
Ernest A. Bergevin
David A. Blais
Melvin C. Blais
Elaine I. Brown

ASSISTANT TREASURER
Irene L. Boisvert

AUDITOR
Ronald P. Lafond

DIRECTORS

* Laurent J. Boucher
Ernest E. Coulombe
Edward R. Cyr
* David A. Eakin
* William E. Edmonds
Charles F. Gordon
Arthur J. Labonville
Gregory D. Landroche
Gerard H. Lavoie
Lester W. LeBlanc
Davis P. Thurber
* Robert S. Yeaton

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION
INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME
DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	ALLENSTOWN THE FAMILY BANK & TRUST	BEDFORD THE BEDFORD BANK	BELMONT BELKNAP BANK & TRUST	
	ASSETS				
1.	Cash & due from depository institutions	$4,281	$8,509	$6,785	1.
2.	Securities	-	14,072	4,172	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	-	-	3.
4.	Loans and lease financing receivables, (net)	27,506	86,155	72,511	4.
5.	Premises and fixed assets	495	1,254	1,437	5.
6.	Other real estate owned	75	-	263	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	419	1,464	1,011	8.
9.	Total Assets	$32,776	$111,454	$86,179	9.
	LIABILITIES				
10.	Deposits	$29,328	$97,349	$77,274	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	650	7,054	1,525	11.
12.	Demand notes issued to the U.S. Treasury		-	-	12.
13.	Other liabilities for borrowed money	-	143	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	377	1,052	575	15.
16.	Total Liabilities	30,355	105,598	79,374	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	750	1,980	2,132	19.
20.	Surplus	1,002	3,111	3,958	20.
21.	Undivided profits and capital reserves	669	765	715	21.
22.	Total Equity Capital	2,421	5,856	6,805	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$32,776	$111,454	$86,179	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$750,000	$5,000,000	$7,000,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.00-7.50	5.25	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW	-	5.25	-	27.
28.	Money market savings	7.00	5.50	5.70-7.00	28.
29.	Escrow funds	5.50	-	-	29.
30.	90 day notice	-	-	6.85-8.45	30.
31.	Money market certificates	-	7.00-9.00	7.25-8.30	31.
32.	Negotiated rate certificates	-	5.50-9.25	-	32.
33.	Dividends paid on capital stock	$30	$569	$39	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	BERLIN THE BERLIN CITY BANK	BRISTOL THE BRISTOL BANK	CHARLESTOWN CONNECTICUT RIVER BANK	
	ASSETS				
1.	Cash & due from depository institutions	$9,293	$1,609	$2,807	1.
2.	Securities	8,492	5,578	1,732	2.
3.	Federal funds sold and securities purchased under agreements to resell	2,850	600	4,410	3.
4.	Loans and lease financing receivables, (net)	153,256	31,292	72,419	4.
5.	Premises and fixed assets	4,365	375	1,076	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1,572	668	675	8.
9.	Total Assets	$179,828	$40,122	$83,119	9.
	LIABILITIES				
10.	Deposits	$166,706	$36,269	$77,479	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	400	-	11.
12.	Demand notes issued to the U.S. Treasury	395	293	-	12.
13.	Other liabilities for borrowed money	90	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	170	333	460	15.
16.	Total Liabilities	167,361	37,295	77,939	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	316	267	229	19.
20.	Surplus	1,000	1,000	2,022	20.
21.	Undivided profits and capital reserves	11,151	1,560	2,929	21.
22.	Total Equity Capital	12,467	2,827	5,180	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$179,828	$40,122	$83,119	23.
	GENERAL INFORMATION				
24.	Surety coverage	$1,000,000	$750,000	$1,000,000	24.
	Period January 1, 1988 through December 31, 1988				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.50	5.50	25.
26.	NOW (fixed rate)	4.70	5.00-7.75	-	26.
27.	Super NOW	5.20	-	5.60	27.
28.	Money market savings	5.75	6.125-6.625	5.60-5.70	28.
29.	Escrow funds	5.00	3.50	5.50	29.
30.	90 day notice	6.71-7.78	-	5.50	30.
31.	Money market certificates	6.25-8.65	8.22	6.00-9.29	31.
32.	Negotiated rate certificates	7.50-8.25	7.875-9.00	7.00-9.89	32.
33.	Dividends paid on capital stock	$317	$107	$105	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CLAREMONT CITY BANK AND TRUST	COLEBROOK THE FIRST COLEBROOK BANK	CONCORD CHARTER TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$2,720	$1,682	$82	1.
2.	Securities	3.358	17,662	155	2.
3.	Federal funds sold and securities purchased under agreements to resell	600	1,050	-	3.
4.	Loans and lease financing receivables. (net)	121.034	32,296	-	4.
5.	Premises and fixed assets	986	339	-	5.
6.	Other real estate owned	582	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1.676	539	76	8.
9.	Total Assets	$130.956	$53,568	$313	9.
	LIABILITIES				
10.	Deposits	$123.345	$48.038	-	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13	Other liabilities for borrowed money	1.629	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	858	59	-	15.
16.	Total Liabilities	125,832	48,097	0	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	420	18.
19.	Common stock	1.902	142	47	19.
20.	Surplus	2.950	1.000	(154)	20.
21.	Undivided profits and capital reserves	272	4,329	-	21.
22.	Total Equity Capital	5.124	5,471	313	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$130.956	$53,568	$313	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$3,000,000	$825,000	$1,000,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.25	-	25.
26.	NOW (fixed rate)	5.50	5.25	-	26.
27.	Super NOW	-	5.75	-	27.
28.	Money market savings	6.10-7.65	5.75-6.00	-	28.
29.	Escrow funds	5.50	5.25	-	29.
30.	90 day notice	-	-	-	30.
31.	Money market certificates	7.75-9.00	7.25-7.70	-	31.
32.	Negotiated rate certificates	8.00-9.25	7.90-9.00	-	32.
33.	Dividends paid on capital stock	$93	$237	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	DERRY DERRY BANK AND TRUST COMPANY	DOVER CONSTITUTION TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$7,533	$964	$2,868	1.
2.	Securities	25,823	-	14,288	2.
3.	Federal funds sold and securities purchased under agreements to resell	4,150	-	-	3.
4.	Loans and lease financing receivables, (net)	86,211	-	59,165	4.
5.	Premises and fixed assets	4,621	46	1,834	5.
6.	Other real estate owned	-	-	50	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	2,491	10	1,449	8.
9.	Total Assets	$130,829	$1,020	$79,654	9.
	LIABILITIES				
10.	Deposits	$120,261	-	$69,761	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	4,000	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	711	14	591	15.
16.	Total Liabilities	120,972	14	74,352	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	358	-	250	19.
20.	Surplus	5,000	1,000	300	20.
21.	Undivided profits and capital reserves	4,499	6	4,752	21.
22.	Total Equity Capital	9,857	1,006	5,302	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$130,829	$1,020	$79,654	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,275,000	$2,000,000	$1,250,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.25	-	5.25	25.
26.	NOW (fixed rate)	5.25	-	5.00	26.
27.	Super NOW	5.70	-	5.125-8.30	27.
28.	Money market savings	-	-	5.25-6.00	28.
29.	Escrow funds	-	-	5.25	29.
30.	90 day notice	5.50	-	-	30.
31.	Money market certificates	6.30	-	5.50-9.00	31.
32.	Negotiated rate certificates	8.00-9.15	-	5.50-9.25	32.
33.	Dividends paid on capital stock	$572	-	$30	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	EXETER THE EXETER BANKING COMPANY	GILFORD VILLAGE BANK & TRUST COMPANY	HILLSBORO THE VALLEY BANK	
	ASSETS				
1.	Cash & due from depository institutions	$8,260	$2,778	$2,536	1.
2.	Securities	33,104	1,878	5,485	2.
3.	Federal funds sold and securities purchased under agreements to resell	2,500	1,250	-	3.
4.	Loans and lease financing receivables. (net)	180,371	26,614	26,150	4.
5.	Premises and fixed assets	2,953	355	491	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	164	-	-	7.
8.	Other assets	4,472	516	389	8.
9.	Total Assets	$231,824	$33,391	$35,051	9.
	LIABILITIES				
10.	Deposits	$213,953	$30,982	$32,196	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	1,000	-	-	11.
12.	Demand notes issued to the U.S. Treasury	750	-	356	12.
13.	Other liabilities for borrowed money	-	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,709	234	114	15.
16.	Total Liabilities	217,412	31,216	32,666	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	600	500	381	19.
20.	Surplus	3,312	381	523	20.
21.	Undivided profits and capital reserves	10,500	1,294	1,481	21.
22.	Total Equity Capital	14,412	2,175	2,385	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$231,824	$33,391	$35,051	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$5,000,000	$1,000,000	$675,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.25	5.25	25.
26.	NOW (fixed rate)	5.00	5.25	5.25	26.
27.	Super NOW	5.30-5.50	5.25	-	27.
28.	Money market savings	6.00-6.50	5.75	6.00-6.25	28.
29.	Escrow funds	5.50	-	-	29.
30.	90 day notice	5.75	-	5.75	30.
31.	Money market certificates	8.50	6.00-9.00	7.25-8.30	31.
32.	Negotiated rate certificates	8.70-9.00	6.00-9.25	6.70-8.75	32.
33.	Dividends paid on capital stock	$1,197	-	$76	33.

	CONSOLIDATED REPORT OF CONDITION	JAFFREY	KEENE	LEBANON	
	(in thousands of dollars)	THE MONADNOCK BANK	FIRST CHESHIRE BANK	FIRST NH BANK OF LEBANON	
	ASSETS				
1.	Cash & due from depository institutions	$5,700	$5,508	$6,363	1.
2.	Securities	15,792	10,029	10,398	2.
3.	Federal funds sold and securities purchased under agreements to resell	3,300	8,400	2,675	3.
4.	Loans and lease financing receivables, (net)	87,085	69,675	115,624	4.
5.	Premises and fixed assets	2,481	949	2,017	5.
6.	Other real estate owned	-	-	152	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1,337	1,157	2,431	8.
9.	Total Assets	$115,695	$95,718	$139,660	9.
	LIABILITIES				
10.	Deposits	$107,485	$89,368	$127,852	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	1,926	11.
12.	Demand notes issued to the U.S. Treasury	-	57	621	12.
13.	Other liabilities for borrowed money	-	-	50	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	698	642	845	15.
16.	Total Liabilities	108,183	90,067	131,294	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	711	100	100	19.
20.	Surplus	2,100	2,200	2,700	20.
21.	Undivided profits and capital reserves	4,701	3,351	5,566	21.
22.	Total Equity Capital	7,512	5,651	8,366	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$115,695	$95,718	$139,660	23.
	GENERAL INFORMATION				
24.	Surety coverage	$1,000,000	$5,000,000	$5,000,000	24.
	Period January 1, 1988 through December 31, 1988				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.25-5.375	5.50	5.50-7.00	25.
26.	NOW (fixed rate)	5.00	5.25	5.00-5.50	26.
27.	Super NOW	5.50	5.50	4.60-5.25	27.
28.	Money market savings	5.625	5.75-6.10	5.25-6.00	28.
29.	Escrow funds	-	-	5.50	29.
30.	90 day notice	-	-	7.50-8.50	30.
31.	Money market certificates	-	7.00-8.25	7.25-10.00	31.
32.	Negotiated rate certificates	7.00-8.25	6.60-8.45	-	32.
33.	Dividends paid on capital stock	-	$460	$702	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LITTLETON	MANCHESTER	MANCHESTER	
		INDIAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$8,079	$33,787	$120	1.
2.	Securities	35,598	108,101	77	2.
3.	Federal funds sold and securities purchased under agreements to resell	100	-	-	3.
4.	Loans and lease financing receivables, (net)	170,588	485,044	-	4.
5.	Premises and fixed assets	1,453	14,793	171	5.
6.	Other real estate owned	323	2	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	82	-	7.
8.	Other assets	3,466	9,975	20	8.
9.	Total Assets	$219,607	$651,784	$388	9.
	LIABILITIES				
10.	Deposits	$196,297	$508,841	-	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	2,692	22,186	-	11.
12.	Demand notes issued to the U.S. Treasury	2,053	3,094	-	12.
13.	Other liabilities for borrowed money	2,500	72,551	67	13.
14.	Subordinated notes & debentures	-	- -	-	14.
15.	Other liabilities	1,861	4,642	91	15.
16.	Total Liabilities	205,403	611,314	158	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1,500	2,000	200	19.
20.	Surplus	2,548	29,343	200	20.
21.	Undivided profits and capital reserves	10,156	9,127	(170)	21.
22.	Total Equity Capital	14,204	40,470	230	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$219,607	$651,784	$388	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$10,000,000	$10,000,000	$5,000,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	4.50-5.50	5.00	-	25.
26.	NOW (fixed rate)	4.25-5.30	5.00	-	26.
27.	Super NOW	4.25-5.40	-	-	27.
28.	Money market savings	5.40-6.75	5.25-6.01	-	28.
29.	Escrow funds	-	5.00	-	29.
30.	90 day notice	5.75	-	-	30.
31.	Money market certificates	6.18-8.76	7.00-8.65	-	31.
32.	Negotiated rate certificates	5.40-8.50	5.50-8.70	-	32.
33.	Dividends paid on capital stock	$600	-	-	33.

	CONSOLIDATED REPORT OF CONDITION	MANCHESTER	MILFORD	NASHUA	
	(in thousands of dollars)	FIRST NH INVESTMENT SERVICES CORP.	HILLSBOROUGH BANK & TRUST	NASHUA TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$55	$2,765	$20,255	1.
2.	Securities	-	1,222	36,121	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	1,600	3,000	3.
4.	Loans and lease financing receivables, (net)	-	38,013	319,490	4.
5.	Premises and fixed assets	66	835	4,321	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	274	531	4,743	8.
9.	Total Assets	$395	$44,966	$387,930	9.
	LIABILITIES				
10.	Deposits	-	$39,587	$357,670	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	4,149	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	1,500	95	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	40	855	1,194	15.
16.	Total Liabilities	40	41,942	363,108	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1	280	918	19.
20.	Surplus	499	1,709	9,000	20.
21.	Undivided profits and capital reserves	(145)	1,035	14,904	21.
22.	Total Equity Capital	355	3,024	24,822	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$395	$44,966	$387,930	23.
	GENERAL INFORMATION				
24.	Surety coverage	$5,000,000	$3,000,000	$15,000,000	24.
	Period January 1, 1988 through December 31, 1988 Rates of Interest Paid to Depositors:				
25.	Regular savings	-	5.50	5.25	25.
26.	NOW (fixed rate)	-	-	5.25	26.
27.	Super NOW	-	5.20	-	27.
28.	Money market savings	-	6.00	5.50-6.25	28.
29.	Escrow funds	-	-	5.25	29.
30.	90 day notice	-	-	5.25	30.
31.	Money market certificates	-	7.35-10.00	5.50-8.50	31.
32.	Negotiated rate certificates	-	7.50-9.50	7.10-8.40	32.
33.	Dividends paid on capital stock	-	-	$1,819	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NEW LONDON THE NEW LONDON TRUST COMPANY	NEWINGTON ATLANTIC TRUST COMPANY	NORTH CONWAY NORTH CONWAY BANK	
	ASSETS				
1.	Cash & due from depository institutions	$3,929	$760	$9,433	1.
2.	Securities	19,563	405	26,770	2.
3.	Federal funds sold and securities purchased under agreements to resell	3,500	650	2,550	3.
4.	Loans and lease financing receivables, (net)	85,373	16,539	115,971	4.
5.	Premises and fixed assets	1,129	149	2,082	5.
6.	Other real estate owned	-	388	1,520	6.
7.	Investments in unconsolidated subsidiaries & associated companies	250	-	-	7.
8.	Other assets	898	286	1,720	8.
9.	Total Assets	$114,642	$19,177	$160,046	9.
	LIABILITIES				
10.	Deposits	$104,948	$17,494	$145,059	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	470	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,007	174	1,096	15.
16.	Total Liabilities	106,425	17,668	146,155	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	282	625	100	19.
20.	Surplus	2,677	625	700	20.
21.	Undivided profits and capital reserves	5,258	259	13,091	21.
22.	Total Equity Capital	8,217	1,509	13,891	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$114,642	$19,177	$160,046	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,000,000	$1,250,000	$1,050,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.25	6.25	5.00-7.25	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW	5.375-5.50	-	-	27.
28.	Money market savings	5.775-6.00	6.30-6.50	6.25	28.
29.	Escrow funds	6.75-8.65	-	5.00	29.
30.	90 day notice	-	-	5.75	30.
31.	Money market certificates	5.85-8.85	-	8.00	31.
32.	Negotiated rate certificates	7.00-9.10	7.60-10.00	-	32.
33.	Dividends paid on capital stock	-	-	$61	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PELHAM	PLAISTOW	PORTSMOUTH	
		PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	BANK OF NEW HAMPSHIRE PORTSMOUTH	
	ASSETS				
1.	Cash & due from depository institutions	$7,602	$6,555	$2,749	1.
2.	Securities	6,805	19,608	-	2.
3.	Federal funds sold and securities purchased under agreements to resell	16,482	500	1,800	3.
4.	Loans and lease financing receivables, (net)	171,113	46,374	14,846	4.
5.	Premises and fixed assets	1,926	1,612	741	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1,694	916	228	8.
9.	Total Assets	$205,622	$75,565	$20,364	9.
	LIABILITIES				
10.	Deposits	$180,320	$70,200	$18,231	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	275	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	170	-	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	4,352	243	245	15.
16.	Total Liabilities	185,117	70,443	18,476	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	369	240	1,000	19.
20.	Surplus	7,083	2,000	1,250	20.
21.	Undivided profits and capital reserves	13,053	2,882	(362)	21.
22.	Total Equity Capital	20,505	5,122	1,888	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$205,622	$75,565	$20,364	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,500,000	$1,050,000	$10,000,000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.25	5.00-5.50	25.
26.	NOW (fixed rate)	-	5.25	5.00-5.25	26.
27.	Super NOW	-	5.50	-	27.
28.	Money market savings	5.25-6.50	5.85-6.20	6.00	28.
29.	Escrow funds	-	5.00	-	29.
30.	90 day notice	5.75	5.50	-	30.
31.	Money market certificates	6.25-9.00	5.85-8.25	6.50-8.50	31.
32.	Negotiated rate certificates	6.50-8.75	6.15-9.10	8.55-8.90	32.
33.	Dividends paid on capital stock	$405	$125	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	
		FIRST SIGNATURE BANK & TRUST COMPANY	INDIAN HEAD BANK AND TRUST COMPANY	OLDE PORT BANK & TRUST COMPANY	
	ASSETS				
1.	Cash & due from depository institutions	$66,841	$21,350	$2,001	1.
2.	Securities	-	54,310	561	2.
3.	Federal funds sold and securities purchased under agreements to resell	11,200	-	1,600	3.
4.	Loans and lease financing receivables, (net)	342,596	303,296	20,170	4.
5.	Premises and fixed assets	1,888	3,393	1,188	5.
6.	Other real estate owned	-	232	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	741	-	-	7.
8.	Other assets	6,133	6,093	211	8.
9.	Total Assets	$429,399	$388,674	$25,731	9.
	LIABILITIES				
10.	Deposits	$59,273	$328,879	$22,749	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	26,255	-	11.
12.	Demand notes issued to the U.S. Treasury	-	2,088	-	12.
13.	Other liabilities for borrowed money	338,500	877	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	4,936	4,264	333	15.
16.	Total Liabilities	402,709	362,363	23,082	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	750	3,057	1,000	19.
20.	Surplus	33,288	6,730	1,000	20.
21.	Undivided profits and capital reserves	(7,348)	16,524	649	21.
22.	Total Equity Capital	26,690	26,311	2,649	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$429,399	$388,674	$25,731	23.
	GENERAL INFORMATION				
24.	Surety coverage	$1,000,000	$10,000,000	$450,000	24.
	Period January 1, 1988 through December 31, 1988				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	-	5.25-7.50	5.00-6.00	25.
26.	NOW (fixed rate)	5.25	4.50-5.30	5.00	26.
27.	Super NOW	-	-	-	27.
28.	Money market savings	5.25-6.44	5.50-6.65	6.00-6.50	28.
29.	Escrow funds	-	-	-	29.
30.	90 day notice	-	5.75	-	30.
31.	Money market certificates	-	7.00-8.25	-	31.
32.	Negotiated rate certificates	7.75-9.20	7.25-9.00	8.00-9.25	32.
33.	Dividends paid on capital stock	-	$1,284	-	33.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	ROCHESTER	SALEM	SALEM	
		FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	FIDELITY BANK & TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	
	ASSETS				
1.	Cash & due from depository institutions	$1,431	-	$4,706	1.
2.	Securities	10	41,953	12,681	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	-	2,400	3.
4.	Loans and lease financing receivables, (net)	-	1,092	75,128	4.
5.	Premises and fixed assets	-	-	2,322	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	77	1,295	1,350	8.
9.	Total Assets	$1,518	$44,340	$98,587	9.
	LIABILITIES				
10.	Deposits	-	$19	$89,146	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	39,542	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	966	12.
13.	Other liabilities for borrowed money	-	107	400	13.
14.	Subordinated notes & debentures	-	-	200	14.
15.	Other liabilities	15	1,387	739	15.
16.	Total Liabilities	15	41,055	91,451	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	530	1,500	393	19.
20.	Surplus	572	1,500	4,274	20.
21.	Undivided profits and capital reserves	401	285	2,469	21.
22.	Total Equity Capital	1,503	3,285	7,136	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$1,518	$44,340	$98,587	23.
	GENERAL INFORMATION				
24.	Surety coverage	$500,000	$5,000,000	$10,000,000	24.
	Period January 1, 1988 through December 31, 1988				
	Rates of Interest Paid to Depositors:				
25.	Regular savings	-	-	5.25	25.
26.	NOW (fixed rate)	-	-	5.25-6.50	26.
27.	Super NOW	-	-	-	27.
28.	Money market savings	-	-	6.26	28.
29.	Escrow funds	-	-	-	29.
30.	90 day notice	-	-	-	30.
31.	Money market certificates	-	-	7.15-8.61	31.
32.	Negotiated rate certificates	-	-	-	32.
33.	Dividends paid on capital stock	-	$870	$105	33.

		SEABROOK	SOMERSWORTH	SUNCOOK	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**SEABROOK BANK AND TRUST COMPANY**	**THE SOMERSWORTH BANK**	**THE SUNCOOK BANK**	
	ASSETS				
1.	Cash & due from depository institutions	$4.606	$2.729	$8,405	1.
2.	Securities	17.832	20,380	22,951	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	-	5,000	3.
4.	Loans and lease financing receivables, (net)	36.990	114,893	64,731	4.
5.	Premises and fixed assets	1.310	399	1,036	5.
6.	Other real estate owned	-	-	97	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	745	1.406	1,232	8.
9.	Total Assets	$61,483	$139.807	$103,452	9.
	LIABILITIES				
10.	Deposits	$46,125	$131,334	$94,562	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	6.000	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	221	-	12.
13.	Other liabilities for borrowed money	2,700	-	438	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	498	91	168	15.
16.	Total Liabilities	57.323	131,646	95,168	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	759	100	385	19.
20.	Surplus	1.309	200	2,315	20.
21.	Undivided profits and capital reserves	2.092	7,861	5,584	21.
22.	Total Equity Capital	4.160	8,161	8,284	22.
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$61.483	$139.807	$103,452	23.
	GENERAL INFORMATION				
24.	Surety coverage Period January 1, 1988 through December 31, 1988	$10,000.000	$675.000	$10,000.000	24.
	Rates of Interest Paid to Depositors:				
25.	Regular savings	5.25	5.50	5.50	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW	5.50	5.25-8.75	-	27.
28.	Money market savings	6.05	5.25-8.75	5.56	28.
29.	Escrow funds	5.00	-	5.00	29.
30.	90 day notice	5.75	5.50	5.75	30.
31.	Money market certificates	7.35-8.40	7.00-12.00	7.80-8.30	31.
32.	Negotiated rate certificates	7.25-8.80	8.00-9.00	7.80-8.30	32.
33.	Dividends paid on capital stock	$2	$80	$632	33.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ALLENSTOWN THE FAMILY BANK & TRUST	BEDFORD THE BEDFORD BANK	BELMONT BELKNAP BANK & TRUST	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2.333	$9.466	$8,078	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	173	10	432	(c)
(d)	Interest & dividend income on securities	-	1,184	321	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	16	59	72	(e)
(f)	Total interest income	2,522	10,719	8,903	(f)
2.	Interest expense:				
(a)	Interest on deposits	1,419	5,465	5.567	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	8	426	157	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	14	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-		(e)
(f)	Total interest expense	1,427	5,905	5,724	(f)
3.	Net interest income	1,095	4,814	3,179	3.
4.	Provision for loan & lease losses	102	1,210	72	4.
5.	Non-interest income	90	294	316	5.
6.	Gains/(losses) on sec. not held in trading accts.	0	205	0	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	467	1.569	1.086	(a)
(b)	Expense of premises & fixed assets (net)	79	502	358	(b)
(c)	Other non-interest expense	296	1,963	1,668	(c)
(d)	Total non-interest expense	842	4,034	3,112	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	241	69	311	8.
(a)	Applicable income taxes	95	141	103	(a)
9.	Income/(loss) before extr. items and other adjs.	146	(72)	208	9.
10.	Extr. items & other adjs. net of income taxes	0	249	0	10.
11.	Net income/(loss)	$146	($321)	$208	11.

		BERLIN	BRISTOL	CHARLESTOWN	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**THE BERLIN CITY BANK**	**THE BRISTOL BANK**	**CONNECTICUT RIVER BANK**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$15,364	$3,449	$7,491	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	327	42	90	(c)
(d)	Interest & dividend income on securities	997	303	210	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	34	128	260	(e)
(f)	Total interest income	16,722	3,922	8,051	(f)
2.	Interest expense:				
(a)	Interest on deposits	10,656	2,254	4,922	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	49	32	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	32	33	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	4	(e)
(f)	Total interest expense	10,737	2,319	4,926	(f)
3.	Net interest income	5,985	1,603	3,125	3.
4.	Provision for loan & lease losses	360	96	120	4.
5.	Non-interest income	395	200	259	5.
6.	Gains/(losses) on sec. not held in trading accts.	94	0	5	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,664	591	1,042	(a)
(b)	Expense of premises & fixed assets (net)	395	157	274	(b)
(c)	Other non-interest expense	1,591	344	865	(c)
(d)	Total non-interest expense	3,650	1,092	2,181	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,464	615	1,088	8.
(a)	Applicable income taxes	794	202	357	(a)
9.	Income/(loss) before extr. items and other adjs.	1,670	413	731	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$1,670	$413	$731	11.

		CLAREMONT	COLEBROOK	CONCORD	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**CITY BANK AND TRUST**	**THE FIRST COLEBROOK BANK**	**CHARTER TRUST COMPANY**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$11,036	$2,901	-	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	-	16	(c)
(d)	Interest & dividend income on securities	78	1,410	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	144	117	-	(e)
(f)	Total interest income	11,258	4,428	16	(f)
2.	Interest expense:				
(a)	Interest on deposits	7,298	2,736	-	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	44	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	12	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	7,354	2,736	0	(f)
3.	Net interest income	3,904	1,692	16	3.
4.	Provision for loan & lease losses	1,023	2	0	4.
5.	Non-interest income	67	168	568	5.
6.	Gains/(losses) on sec. not held in trading accts.	0	119	0	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,047	695	239	(a)
(b)	Expense of premises & fixed assets (net)	322	192	9	(b)
(c)	Other non-interest expense	762	437	322	(c)
(d)	Total non-interest expense	2,131	1,324	570	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	817	653	14	8.
(a)	Applicable income taxes	287	105	1	(a)
9.	Income/(loss) before extr. items and other adjs.	530	548	13	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$530	$548	$13	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	DERRY DERRY BANK AND TRUST COMPANY	DOVER CONSTITUTION TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$9,853	-	$6,176	(a)
(b)	Income from lease financing receivables	64	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	13	65	(c)
(d)	Interest & dividend income on securities	1,954	-	870	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	200	-	78	(e)
(f)	Total interest income	12,071	13	7,189	(f)
2.	Interest expense:				
(a)	Interest on deposits	6,817	-	4,395	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	3	-	45	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	6,820	0	4,440	(f)
3.	Net interest income	5,251	13	2,749	3.
4.	Provision for loan & lease losses	380	0	70	4.
5.	Non-interest income	1,010	100	504	5.
6.	Gains/(losses) on sec. not held in trading accts.	(427)	0	63	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,640	53	1,162	(a)
(b)	Expense of premises & fixed assets (net)	981	6	567	(b)
(c)	Other non-interest expense	1,496	44	642	(c)
(d)	Total non-interest expense	5,117	103	2,371	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	337	10	875	8.
(a)	Applicable income taxes	(82)	4	251	(a)
9.	Income/(loss) before extr. items and other adjs.	419	6	624	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$419	$6	$624	11.

	CONSOLIDATED REPORT OF INCOME	EXETER	GILFORD	HILLSBORO	
	(in thousands of dollars)	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	THE VALLEY BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$19,448	$2,667	$2,479	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	-	131	197	(c)
(d)	Interest & dividend income on securities	2,671	149	458	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	138	81	75	(e)
(f)	Total interest income	22,257	3,028	3,209	(f)
2.	Interest expense:				
(a)	Interest on deposits	12,248	1,638	1,908	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	390	7	1	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	59	-	17	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	1	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	12,697	1,646	1,926	(f)
3.	Net interest income	9,560	1,382	1,283	3.
4.	Provision for loan & lease losses	410	40	26	4.
5.	Non-interest income	1,233	74	124	5.
6.	Gains/(losses) on sec. not held in trading accts.	(20)	0	14	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	4,067	504	540	(a)
(b)	Expense of premises & fixed assets (net)	899	114	169	(b)
(c)	Other non-interest expense	2,774	343	280	(c)
(d)	Total non-interest expense	7,740	961	989	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,623	455	406	8.
(a)	Applicable income taxes	1,003	104	121	(a)
9.	Income/(loss) before extr. items and other adjs.	1,620	351	285	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$1,620	$351	$285	11.

		JAFFREY	KEENE	LEBANON	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**THE MONADNOCK BANK**	**FIRST CHESHIRE BANK**	**FIRST NH BANK OF LEBANON**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$9.116	$6,552	$12,090	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	243	55	-	(c)
(d)	Interest & dividend income on securities	1.253	843	902	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	267	267	179	(e)
(f)	Total interest income	10.879	7,717	13,171	(f)
2.	Interest expense:				
(a)	Interest on deposits	6,433	4,139	6,988	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	2	76	449	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	6	36	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	6,435	4,221	7,473	(f)
3.	Net interest income	4,444	3,496	5,698	3.
4.	Provision for loan & lease losses	120	150	266	4.
5.	Non-interest income	614	503	777	5.
6.	Gains/(losses) on sec. not held in trading accts.	102	19	6	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,815	1,395	2,215	(a)
(b)	Expense of premises & fixed assets (net)	786	331	731	(b)
(c)	Other non-interest expense	1,434	1,063	1,896	(c)
(d)	Total non-interest expense	4,035	2,789	4,842	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	1,005	1,079	1,373	8.
(a)	Applicable income taxes	358	339	460	(a)
9.	Income/(loss) before extr. items and other adjs.	647	740	913	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$647	$740	$913	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	LITTLETON INDIAN HEAD BANK NORTH	MANCHESTER BANKEAST	MANCHESTER BANKEAST TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$17,447	$45,908	-	(a)
(b)	Income from lease financing receivables	76	-	-	(b)
(c)	Int. income on bal. due from depository inst.	34	78	-	(c)
(d)	Interest & dividend income on securities	2,618	9,269	1	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	61	387	-	(e)
(f)	Total interest income	20.236	55,642	1	(f)
2.	Interest expense:				
(a)	Interest on deposits	10,653	28.370	-	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	287	1,571	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	281	2,158	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	13	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	11.221	32.112	0	(f)
3.	Net interest income	9,015	23.530	1	3.
4.	Provision for loan & lease losses	385	1,288	0	4.
5.	Non-interest income	1,426	7,901	1,873	5.
6.	Gains/(losses) on sec. not held in trading accts.	(94)	1,438	13	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,632	10,255	959	(a)
(b)	Expense of premises & fixed assets (net)	856	3,194	213	(b)
(c)	Other non-interest expense	3,433	15,393	892	(c)
(d)	Total non-interest expense	6,921	28,842	2,064	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	3,041	2,739	(177)	8.
(a)	Applicable income taxes	797	(163)	(65)	(a)
9.	Income/(loss) before extr. items and other adjs.	2,244	2.902	(112)	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$2,244	$2,902	($112)	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER FIRST NH INVESTMENT SERVICES CORP.	MILFORD HILLSBOROUGH BANK & TRUST CO.	NASHUA NASHUA TRUST COMPANY	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	-	$3,726	$33,354	(a)
(b)	Income from lease financing receivables	-	-	6	(b)
(c)	Int. income on bal. due from depository inst.	-	69	-	(c)
(d)	Interest & dividend income on securities	-	62	2,895	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	-	153	675	(e)
(f)	Total interest income	0	4,010	36,930	(f)
2.	Interest expense:				
(a)	Interest on deposits	-	2,175	19,877	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	286	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	45	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	13	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	0	2,220	20,176	(f)
3.	Net interest income	0	1,790	16,754	3.
4.	Provision for loan & lease losses	0	227	1,760	4.
5.	Non-interest income	1,887	171	2,178	5.
6.	Gains/(losses) on sec. not held in trading accts.	0	0	(117)	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	954	671	5,658	(a)
(b)	Expense of premises & fixed assets (net)	116	218	1,751	(b)
(c)	Other non-interest expense	765	483	3,756	(c)
(d)	Total non-interest expense	1,835	1,372	11,165	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	52	362	5,890	8.
(a)	Applicable income taxes	20	55	1,825	(a)
9.	Income/(loss) before extr. items and other adjs.	32	307	4,065	9.
10.	Extr. items & other adjs. net of income taxes	243	0	0	10.
11.	Net income/(loss)	($211)	$307	$4,065	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NEW LONDON THE NEW LONDON TRUST COMPANY	NEWINGTON ATLANTIC TRUST COMPANY	NORTH CONWAY NORTH CONWAY BANK	
1. Interest income:				
(a) Interest & fee income on loans and leases	$7,814	$2,113	$12,140	(a)
(b) Income from lease financing receivables	-	-	-	(b)
(c) Int. income on bal. due from depository inst.	104	2	369	(c)
(d) Interest & dividend income on securities	1,025	30	1,866	(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	229	48	167	(e)
(f) Total interest income	9,172	2,193	14,542	(f)
2. Interest expense:				
(a) Interest on deposits	5,686	1,327	9,165	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	12	6	23	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	43	-	95	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	2	-	-	(d)
(e) Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f) Total interest expense	5,743	1,333	9,283	(f)
3. Net interest income	3,429	860	5,259	3.
4. Provision for loan & lease losses	60	13	225	4.
5. Non-interest income	397	60	485	5.
6. Gains/(losses) on sec. not held in trading accts.	(4)	0	714	6.
7. Non-interest expense:				
(a) Salaries & employee benefits	1,495	261	2,166	(a)
(b) Expense of premises & fixed assets (net)	420	157	590	(b)
(c) Other non-interest expense	775	361	1,075	(c)
(d) Total non-interest expense	2,690	779	3,831	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,072	128	2,402	8.
(a) Applicable income taxes	349	44	677	(a)
9. Income/(loss) before extr. items and other adjs.	723	84	1,725	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$723	$84	$1,725	11.

	CONSOLIDATED REPORT OF INCOME	**PELHAM**	**PLAISTOW**	**PORSTMOUTH**	
	(in thousands of dollars)	**PELHAM BANK AND TRUST COMPANY**	**PLAISTOW BANK AND TRUST COMPANY**	**BANK OF NEW HAMPSHIRE PORTSMOUTH**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$18,700	$4,637	$1,070	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	133	27	198	(c)
(d)	Interest & dividend income on securities	718	1,508	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	946	201	98	(e)
(f)	Total interest income	20,497	6,373	1,366	(f)
2.	Interest expense:				
(a)	Interest on deposits	10,907	3,232	881	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	48	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	10,955	3,232	881	(f)
3.	Net interest income	9,542	3,141	485	3.
4.	Provision for loan & lease losses	420	36	48	4.
5.	Non-interest income	333	364	16	5.
6.	Gains/(losses) on sec. not held in trading accts.	(5)	(1)	0	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,820	1,525	254	(a)
(b)	Expense of premises & fixed assets (net)	422	310	269	(b)
(c)	Other non-interest expense	1,100	850	126	(c)
(d)	Total non-interest expense	3,342	2,685	649	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	6,108	783	(196)	8.
(a)	Applicable income taxes	2,301	160	(66)	(a)
9.	Income/(loss) before extr. items and other adjs.	3,807	623	(130)	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$3,807	$623	($130)	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORSTMOUTH FIRST SIGNATURE BANK & TRUST COMPANY	PORTSMOUTH INDIAN HEAD BANK AND TRUST COMPANY	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	
1.	Interest income				
(a)	Interest & fee income on loans and leases	$29,316	$33,628	$1,894	(a)
(b)	Income from lease financing receivables	-	106	-	(b)
(c)	Int. income on bal. due from depository inst.	4,288	-	56	(c)
(d)	Interest & dividend income on securities	-	3,552	22	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	247	74	76	(e)
(f)	Total interest income	33,851	37,360	2,048	(f)
2.	Interest expense:				
(a)	Interest on deposits	1,094	18,771	1,136	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	1,422	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	22,437	181	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	23,531	20,374	1,136	(f)
3.	Net interest income	10,320	16,986	912	3.
4.	Provision for loan & lease losses	5,044	1,671	34	4.
5.	Non-interest income	52	2,382	69	5.
6.	Gains/(losses) on sec. not held in trading accts.	0	(136)	0	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,361	4,682	539	(a)
(b)	Expense of premises & fixed assets (net)	821	1,416	181	(b)
(c)	Other non-interest expense	5,891	6,173	226	(c)
(d)	Total non-interest expense	9,073	12,271	946	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	(3,745)	5,290	1	8.
(a)	Applicable income taxes	(1,174)	1,594	0	(a)
9.	Income/(loss) before extr. items and other adjs.	(2,571)	3,696	1	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	($2,571)	$3,696	$1	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**ROCHESTER** **FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE**	**SALEM** **FIDELITY BANK & TRUST COMPANY**	**SALEM** **ROCKINGHAM COUNTY TRUST CO. TRUST CO.**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	-	$70	$7,766	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	112	1	-	(c)
(d)	Interest & dividend income on securities	-	1,449	1,048	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell		-	321	(e)
(f)	Total interest income	112	1,520	9,135	(f)
2.	Interest expense:				
(a)	Interest on deposits	-	2	4,964	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	1,333	11	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	64	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	48	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	22	(e)
(f)	Total interest expense	0	1,335	5,109	(f)
3.	Net interest income	112	185	4,026	3.
4.	Provision for loan & lease losses	0	0	110	4.
5.	Non-interest income	63	498	610	5.
6.	Gains/(losses) on sec. not held in trading accts.	0	(6)	(6)	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	6	12	1,676	(a)
(b)	Expense of premises & fixed assets (net)	-	3	565	(b)
(c)	Other non-interest expense	6	64	1,240	(c)
(d)	Total non-interest expense	12	79	3,481	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	163	598	1,039	8.
(a)	Applicable income taxes	64	170	288	(a)
9.	Income/(loss) before extr. items and other adjs.	99	428	751	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$99	$428	$751	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	SEABROOK	SOMERSWORTH	SUNCOOK	
		SEABROOK BANK AND TRUST COMPANY	THE SOMERSWORTH BANK	THE SUNCOOK BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$3,999	$11,586	$7,538	(a)
(b)	Income from lease financing receivables	-	-	-	(b)
(c)	Int. income on bal. due from depository inst.	107	25	106	(c)
(d)	Interest & dividend income on securities	1,515	2,010	1,763	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	72	155	528	(e)
(f)	Total interest income	5,693	13,776	9,935	(f)
2.	Interest expense:				
(a)	Interest on deposits	2,472	8,743	5,249	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	608	4	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	13	23	24	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	3,093	8,770	5,273	(f)
3.	Net interest income	2,600	5,006	4,662	3.
4.	Provision for loan & lease losses	200	26	89	4.
5.	Non-interest income	675	220	266	5.
6.	Gains/(losses) on sec. not held in trading accts.	4	(697)	0	6.
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,291	944	1,605	(a)
(b)	Expense of premises & fixed assets (net)	600	125	493	(b)
(c)	Other non-interest expense	691	409	701	(c)
(d)	Total non-interest expense	2,582	1,478	2,799	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	497	3,025	2,040	8.
(a)	Applicable income taxes	89	787	580	(a)
9.	Income/(loss) before extr. items and other adjs.	408	2,238	1,460	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$408	$2,238	$1,460	11.

3

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	CONCORD CHARTER TRUST COMPANY	DOVER CONSTITUTION TRUST COMPANY	EXETER THE EXETER BANKING COMPANY	
	AS TRUSTEE AND EXECUTOR				
	ASSETS				
1.	Bank:				
(a)	Demand deposits	$6,594,019	-	-	(a)
(b)	Other deposits	-	8,100	208,513	(b)
2.	Money market funds	1,145,008	2,352,832	4,680,879	2.
3.	Government, state & municipal obligations	8,539,875	1,888,616	15,179,807	3.
4.	Other bonds & notes	877,739	4,750	771,317	4.
5.	Corporate stocks	2,933,865	7,243,090	10,809,522	5.
6.	Real estate	37,526	-	331,744	6.
7.	Other assets	3,980,988	16,107	638,912	7.
8.	Total Assets	$24,109,020	$11,513,495	$32,620,694	8.
	LIABILITIES				
9.	Principal				
(a)	Invested	$24,049,132	$11,513,495	$31,887,696	(a)
(b)	Uninvested	59,888	-	-	(b)
10.	Income:				
(a)	Invested	-	-	732,998	(a)
(b)	Uninvested	-	-	-	(b)
11.	Notes payable	-	-	-	11.
12.	Other liabilities	-	-	-	12.
13.	Total Liabilities	$24,109,020	$11,513,495	$32,620,694	13.
	AS AGENT				
	ASSETS				
14.	Bank:				
(a)	Demand deposits	$14,792,291	$531	-	(a)
(b)	Other deposits	-	217,596	397,663	(b)
15.	Money market funds	5,524,543	795,685	3,456,605	15.
16.	Government, state & municipal obligations	47,641,783	1,353,979	10,212,736	16.
17.	Other bonds & notes	6,612,386	19,628	659,189	17.
18.	Corporate stocks	18,957,737	18,425,116	4,980,136	18.
19.	Real estate	-	-	-	19.
20.	Other assets	1,623,051	33,535	123,900	20.
21.	Total Assets	$95,151,791	$20,846,070	$19,830,229	21.
	LIABILITIES				
22.	Principal:				
(a)	Invested	$94,912,119	$20,846,070	$19,388,337	(a)
(b)	Uninvested	239,672	-	-	(b)
23.	Income:				
(a)	Invested	-	-	441,892	(a)
(b)	Uninvested	-	-	-	(b)
24.	Notes payable	-	-	-	24.
25.	Other liabilities	-	-	-	25.
26.	Total Liabilities	$95,151,791	$20,846,070	$19,830,229	26.

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	KEENE	MANCHESTER	MANCHESTER	
		FIRST CHESHIRE BANK	BANKEAST TRUST COMPANY	FIRST NH INVESTMENT SERVICES CORP.	
	AS TRUSTEE AND EXECUTOR				
	ASSETS				
1.	Bank:				
(a)	Demand deposits	-	($238,864)	$1,755	(a)
(b)	Other deposits	-	290.467	88.869	(b)
2.	Money market funds	35.289	9.400.901	1,210.613	2.
3.	Government, state & municipal obligations	-	18.739.283	885,967	3.
4.	Other bonds & notes	-	4,844.758	248,182	4.
5.	Corporate stocks	-	15.725.868	800,912	5.
6.	Real estate	-	959,356	200,000	6.
7.	Other assets	-	14,805,375	2,972,376	7.
8.	Total Assets	$35,289	$64,527,144	$6,408,674	8.
	LIABILITIES				
9.	Principal				
(a)	Invested	-	$64,422,438	$6,395,696	(a)
(b)	Uninvested	35,289	23,978	1,755	(b)
10.	Income:				
(a)	Invested	-	245	9,203	(a)
(b)	Uninvested	-	80,483	2,020	(b)
11.	Notes payable	-	-	-	11.
12.	Other liabilities	-	-	-	12.
13.	Total Liabilities	$35,289	$64,527,144	$6,408,674	13.
	AS AGENT				
	ASSETS				
14.	Bank:				
(a)	Demand deposits	-	$128,169	$7,996	(a)
(b)	Other deposits	-	833,429	404,850	(b)
15.	Money market funds	-	15,682,643	5,515,014	15.
16.	Government, state & municipal obligations	-	33,773,588	4,036,071	16.
17.	Other bonds & notes	-	30,537,342	1,130,606	17.
18.	Corporate stocks	-	73,941,954	3,648,595	18.
19.	Real estate	-	335,570	-	19.
20.	Other assets	-	12,198,169	13,540,828	20.
21.	Total Assets	$0	$167,430,864	$28,283,960	21.
	LIABILITIES				
22.	Principal:				
(a)	Invested	-	$167,057,471	$27,726,030	(a)
(b)	Uninvested	-	343,098	7,996	(b)
23.	Income:				
(a)	Invested	-	415	450,946	(a)
(b)	Uninvested	-	29,880	98,988	(b)
24.	Notes payable	-	-	-	24.
25.	Other liabilities	-	-	-	25.
26.	Total Liabilities	$0	$167,430,864	$28,283,960	26.

		NASHUA	NEW LONDON	NORTH CONWAY	
	REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	NASHUA TRUST COMPANY	NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	
	AS TRUSTEE AND EXECUTOR				
	ASSETS				
1.	Bank:				
(a)	Demand deposits	($5,237)	$2,743	-	(a)
(b)	Other deposits	7,728,640	10,000	-	(b)
2.	Money market funds	3,401,317	114,891	-	2.
3.	Government, state & municipal obligations	6,502,803	889,228	-	3.
4.	Other bonds & notes	648,452	293,954	-	4.
5.	Corporate stocks	15,591,172	483,066	-	5.
6.	Real estate	2,662,952	85,570	-	6.
7.	Other assets	29,950,387	72,602	-	7.
8.	Total Assets	$66,480,486	$1,952,054	$0	8.
	LIABILITIES				
9.	Principal				
(a)	Invested	$65,606,221	$1,949,311	-	(a)
(b)	Uninvested	78,142	1,451	-	(b)
10.	Income:				
(a)	Invested	879,502	-	-	(a)
(b)	Uninvested	(83,379)	1,292	-	(b)
11.	Notes payable	-	-	-	11.
12.	Other liabilities	-	-	-	12.
13.	Total Liabilities	$66,480,486	$1,952,054	$0	13.
	AS AGENT				
	ASSETS				
14.	Bank:				
(a)	Demand deposits	$63,982	$7,969	$4,930	(a)
(b)	Other deposits	7,682,271	-	57,925	(b)
15.	Money market funds	2,117,189	452,518	1,278	15.
16.	Government, state & municipal obligations	6,109,338	1,137,475	-	16.
17.	Other bonds & notes	1,560,131	590,363	39,850	17.
18.	Corporate stocks	15,218,545	1,354,889	75,118	18.
19.	Real estate	203,445	-	-	19.
20.	Other assets	6,082,823	267,828	67,979	20.
21.	Total Assets	$39,037,724	$3,811,042	$247,080	21.
	LIABILITIES				
22.	Principal:				
(a)	Invested	$38,938,863	$3,803,074	-	(a)
(b)	Uninvested	53,728	1,751	4,930	(b)
23.	Income:				
(a)	Invested	34,879	-	174,171	(a)
(b)	Uninvested	10,254	6,217	-	(b)
24.	Notes payable	-	-	-	24.
25.	Other liabilities	-	-	67,979	25.
26.	Total Liabilities	$39,037,724	$3,811,042	$247,080	26.

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	**ROCHESTER** **FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE**	**SUNCOOK** **THE SUNCOOK BANK**	
	AS TRUSTEE AND EXECUTOR			
	ASSETS			
1.	Bank:			
(a)	Demand deposits	-	$102,260	(a)
(b)	Other deposits	-	-	(b)
2.	Money market funds	815.630	-	2.
3.	Government, state & municipal obligations	3,344,247	-	3.
4.	Other bonds & notes	-	25,702	4.
5.	Corporate stocks	6,673,675	-	5.
6.	Real estate	-	-	6.
7.	Other assets	223,563	-	7.
8.	Total Assets	$11,057.115	$127,962	8.
	LIABILITIES			
9.	Principal			
(a)	Invested	$11,475,721	$127,962	(a)
(b)	Uninvested	-	-	(b)
10.	Income:			
(a)	Invested	(418.606)	-	(a)
(b)	Uninvested	-	-	(b)
11.	Notes payable	-	-	11.
12.	Other liabilities	-	-	12.
13.	Total Liabilities	$11,057,115	$127,962	13.
	AS AGENT			
	ASSETS			
14.	Bank:			
(a)	Demand deposits	-	-	(a)
(b)	Other deposits	-	-	(b)
15.	Money market funds	-	-	15.
16.	Government, state & municipal obligations	-	-	16.
17.	Other bonds & notes	-	-	17.
18.	Corporate stocks	-	-	18.
19.	Real estate	-	-	19.
20.	Other assets	-	-	20.
21.	Total Assets	$0	$0	21.
	LIABILITIES			
22.	Principal:			
(a)	Invested	-	-	(a)
(b)	Uninvested	-	-	(b)
23.	Income:			
(a)	Invested	-	-	(a)
(b)	Uninvested	-	-	(b)
24.	Notes payable	-	-	24.
25.	Other liabilities	-	-	25.
26.	Total Liabilities	$0	$0	26.

4

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COMMERCIAL BANKS
NUMBER OF COMMERCIAL BANKS REPORTING: 39
DECEMBER 31, 1988
(in thousands)

	ASSETS		% of Total Assets
1.	Cash & due from depository institutions	$288,436	6.04%
2.	Securities	596,966	12.50%
3.	Federal funds sold and securities purchased under agreements to resell	82,167	1.72%
4.	Loans and lease financing receivables, (net)	3,669,611	76.86%
5.	Premises and fixed assets	66,888	1.40%
6.	Other real estate owned	3,684	0.08%
7.	Investments in unconsolidated subsidiaries & associated companies	1,237	0.03%
8.	Other assets	65,645	1.37%
9.	Total Assets	$4,774,634	100.00%
	LIABILITIES		
10.	Deposits	$3,858,380	80.81%
11.	Federal funds purchased & securities sold under agreements to repurchase	119,654	2.51%
12.	Demand notes issued to the U.S. Treasury	10,894	0.23%
13.	Other liabilities for borrowed money	422,287	8.84%
14.	Subordinated notes & debentures	200	0.00%
15.	Other liabilities	37,673	0.79%
16.	Total Liabilities	4,449,088	93.18%
17.	Limited-life preferred stock	0	0.00%
	EQUITY CAPITAL		
18.	Perpetual preferred stock	420	0.01%
19.	Common stock	26,754	0.56%
20.	Surplus	142,227	2.98%
21.	Undivided profits and capital reserves	156,145	3.27%
22.	Total Equity Capital	325,546	6.82%
23.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$4,774,634	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
COMMERCIAL BANKS
December 31, 1988
(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$371,205
(b)	Income from lease financing receivables	252
(c)	Int. income on bal. due from depository inst.	7,503
(d)	Interest & dividend income on securities	44,954
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	6,553
(f)	Total interest income	430,467
2.	Interest expense:	
(a)	Interest on deposits	219,587
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	7,300
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	25,559
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	91
(e)	Int. on notes & debs. subordinated to deposits	26
(f)	Total interest expense	252,563
3.	Net interest income	177,904
4.	Provision for loan & lease losses	16,083
5.	Non-interest income	29,222
6.	Gains/(losses) on sec. not held in trading accts.	1,283
7.	Non-interest expense:	
(a)	Salaries & employee benefits	64,557
(b)	Expense of premises & fixed assets (net)	19,592
(c)	Other non-interest expense	62,630
(d)	Total non-interest expense	146,779
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	45,547
(a)	Applicable income taxes	12,975
9.	Income/(loss) before extr. items and other adjs.	32,572
10.	Extr. items & other adjs. net of income taxes	492
11.	Net income/(loss)	$32,080

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS
NUMBER OF COMMERCIAL BANKS REPORTING: 11
DECEMBER 31, 1988
(rounded to nearest dollar)

	AS TRUSTEE AND EXECUTOR		% of Total Assets
	ASSETS		
1.	Bank:		
(a)	Demand deposits	$6,351,922	2.30%
(b)	Other deposits	16,073,229	5.82%
2.	Money market funds	25,857,938	9.37%
3.	Government, state & municipal obligations	60,017,610	21.74%
4.	Other bonds & notes	8,631,558	3.13%
5.	Corporate stocks	69,661,733	25.23%
6.	Real estate	7,025,670	2.54%
7.	Other assets	82,459,736	29.87%
8.	Total Assets	$276,079,396	100.00%
	LIABILITIES		
9.	Principal		
(a)	Invested	$273,379,521	99.02%
(b)	Uninvested	280,096	0.10%
10.	Income:		
(a)	Invested	2,501,450	0.91%
(b)	Uninvested	(81,671)	-0.03%
11.	Notes payable	0	0.00%
12.	Other liabilities	0	0.00%
13.	Total Liabilities	$276,079,396	100.00%
	AS AGENT		
	ASSETS		
14.	Bank:		
(a)	Demand deposits	$15,077,819	3.61%
(b)	Other deposits	17,276,005	4.14%
15.	Money market funds	36,115,182	8.65%
16.	Government, state & municipal obligations	111,511,783	26.71%
17.	Other bonds & notes	43,299,989	10.37%
18.	Corporate stocks	153,175,524	36.69%
19.	Real estate	742,460	0.18%
20.	Other assets	40,288,764	9.65%
21.	Total Assets	$417,487,526	100.00%
	LIABILITIES		
22.	Principal:		
(a)	Invested	$415,413,901	99.50%
(b)	Uninvested	706,654	0.17%
23.	Income:		
(a)	Invested	1,137,182	0.27%
(b)	Uninvested	161,810	0.04%
24.	Notes payable	0	0.00%
25.	Other liabilities	67,979	0.02%
26.	Total Liabilities	$417,487,526	100.00%

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER
THE VALLEY TRUST COMPANY - PENACOOK
STATEMENT OF CONDITION
DECEMBER 31, 1988

ASSETS	
Regular savings	$1,127.41
Money market deposits	46,406.18
Total Assets	$47,533.59

LIABILITIES AND CAPITAL	
Dividend #1 claims disallowed	$273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc.-unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(83,806.67)
Total Liabilities and Capital	$47,533.59

ABSTRACTS OF THE ANNUAL REPORT
OF
MUTUAL AND GUARANTY SAVINGS BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND TRUSTEES

AMHERST

GRANITE BANK
P.O. BOX 627 - ROUTE 101A AT ROUTE 122
AMHERST, NEW HAMPSHIRE 03031
TEL. 673-4700

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
Stacey Cole

PRESIDENT
** John F. Dinkel, Jr.

SENIOR LOAN OFFICER
Craig A. Lougee

DIRECTORS

* Dorothy Arwe
* Stacey Cole
* John F. Dinkel, Jr.
* Charles B. Paquette
* William Smedley, IV
* Charles W. Smith
* Joan Wheeler

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CLAREMONT SAVINGS BANK

P.O. BOX 1600 - 145 BROAD STREET
CLAREMONT, NEW HAMPSHIRE 03743-1600
TEL. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Corner of Main & River Streets, Charlestown, NH 03603
Tel. 826-5752

127 Maple Avenue, Claremont, NH 03743
Tel. 542-7721

356 Washington Street, Claremont, NH 03743
Tel. 542-7701

Route 120, Cornish, NH 03745
Tel. 542-7728

OFFICERS

CHAIRMAN OF THE BOARD
Joseph J. Gorman

PRESIDENT
** Robert M. Love

SENIOR VICE PRESIDENT/TREASURER
H. Clay Hawkins

VICE PRESIDENTS
Richard P. Mailloux
Brenda M. Reed
Beverly M. Thorn

ASSISTANT VICE PRESIDENT
Sally A. Asanowicz

ASSISTANT TREASURERS
Carol A. Calkins
Elaine M. Erskine
Sharon A. King

DATA PROCESSING MANAGER
Karen A. Roberts

TRUSTEES

Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Carolyn H. Johnson
Albert D. Leahy, Jr.
* Robert M. Love
* Theodore A. Monetta
* Arnold P. Shulins

* Investment Committee Members
** Chief Executive Officer

CONCORD

CONCORD SAVINGS BANK
43 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-4458

(Year of Incorporation - 1872)

BRANCHES

161 North State Street, Concord, NH 03301
Tel. 224-1100

73 West Street, Concord, NH 03301
Tel. 224-1160

OFFICERS

PRESIDENT

Joseph Harrison, III

EXECUTIVE VICE PRESIDENT/TREASURER

Douglas C. Crichfield

VICE PRESIDENTS

Donna L. Bean
Gerald R. Emery
David E. Fuller
Robert F. Howe
Michael R. Stoddard
Richard C. Sturgill
Glenn R. Thornton
Ellen R. Zellers

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Ward C. Jenkins
Thomas E. LeBrun
Robert C. Masse
David R. Wein

LOAN SERVICING OFFICER

John E. Sheehy, Jr.

MORTGAGE LOAN OFFICER

Sandra L. Hodsdon

CUSTOMER SERVICE OFFICER

Deidre C. Morin

DEPOSIT SERVICES OFFICER

Carey J. Borden

INTERNAL AUDIT OFFICER

Frederick A. Hinck

ASSISTANT CONTROLLER

Fritz M. Sabbow

DATA PROCESSING OFFICER

Karen M. Adams

DIRECTORS

William S. Fenollosa
Oliver R. Fifield
* Thomas M. Hardiman
Russell A. Holden
Harold W. Janeway
Lucia Kittredge
* Joseph S. Ransmeier
* Seth A. Resnicoff
Eleanor H. Stark
* James R. Stewart
* Katherine F. Tsouros

* Investment Committee Members
** Chief Executive Officer

CONCORD

FIRST CAPITAL BANK
ONE CAPITAL PLAZA
CONCORD, NEW HAMPSHIRE 03301-0528
TEL. 225-4300

(Year of Incorporation - 1864)

BRANCHES

188 Loudon Road, Concord, NH 03301
Tel. 225-4280

88 South Street, Concord, NH 03301
Tel. 225-4290

Western Avenue, Henniker, NH 03242
Tel. 428-3443

12 South Main Street, Penacook, NH 03303
Tel. 753-6346

Main Street, Pittsfield, NH 03263
Tel. 435-6262

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT

** Caleb W. Whiton

SENIOR VICE PRESIDENTS

Gregory P. Hughan
George A. Langwasser
T. Lamont Petersen

VICE PRESIDENT/TREASURER

Bruce P. Farenwald

VICE PRESIDENTS

Leonard F. Allsop
William B. Morrison
Craig C. Newcombe
Lucille A. Shelton
Richard T. Slater
John F. Udaloy
Thomas H. Wallace, II

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Jody S. Bugbee
Debbie C. Dirubio
Bernard S. Frey
Sandra D. Hall
Louis J. Houle, III
Mark E. Lavalle

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Steven S. Bragdon
Richard S. Jennings
Robert S. Pond

TRUST OFFICER
Richard N. Edmunds

ASSISTANT OPERATIONS OFFICERS
Harold L. Frost
Deborah L. Rowley

MARKETING OFFICER
Frank P. Marafiote

FINANCIAL SERVICES OFFICER
T. Lorraine Sacco

QUALITY ASSURANCE MANAGER
Judith A. Davison

TRAINING DIRECTOR
Peter F. Waligora

MANAGER, PURCHASING & SECURITY
Cecil D. White

DIRECTORS

H. Carter Barger
* Pamela S. Blackford
Philip S. Dunlap
Stephen M. Duprey
* John C. Fanaras
* Robert C. Hayes
Jack W. Milton
* Willis E. Pethic
George I. Segal
Charles F. Sheridan, Jr.
Eugene A. Slusser
James Steenbeke, Jr.
Caleb W. Whiton

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* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK
P.O. BOX 826 - 89 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301-0826
TEL. 225-2793

(Year of Incorporation - 1867)

OFFICERS

PRESIDENT
** Herbert E. Little

EXECUTIVE VICE PRESIDENT
Ronald A. Wilbur

SENIOR VICE PRESIDENT
Robert J. Eaton

VICE PRESIDENT
Alice B. Guay

ASSISTANT VICE PRESIDENT
John A. Feeley

TREASURER
Ronald A. Goodine

ASSISTANT TREASURER
Patricia A. Wonson

COMPTROLLER
Peter G. Prinz

LOAN OFFICERS
Sandra L. Caswell
Glen C. Heath
Kenneth A. Mailloux

TRUSTEES

Richard H. Dudley
Cedric H. Dustin, Jr.
Robert J. Eaton
* John T. Flanders
* Morton M. George
* Charles J. Gesen
* Herbert E. Little
* Robert H. Reno
R. Peter Shapiro
Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

CONCORD

NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-7711

(Year of Incorporation - 1830)

BRANCHES

10 Corporate Drive, Bedford, NH 03102
Tel. 472-9911

217 Fisherville Road, Concord, NH 03301
Tel. 753-6341

100 Loudon Road, Concord, NH 03301
Tel. 224-7719

Foutain Square, Contoocook, NH 03229
Tel. 746-4115

277 Union Avenue, Laconia, NH 03246
Tel. 524-0664

207 Hooksett Road, Manchester, NH 03104
Tel. 641-5600

547 Amherst Street, Nashua, NH 03063
Tel. 889-2900

39 Main Street, Pittsfield, NH 03263
Tel. 435-8481

500 Market Street, Portsmouth, NH 03801
Tel. 436-1500

OFFICERS

CHAIRMAN OF THE BOARD

John R. Hardie

PRESIDENT

** Harry F. Martin

EXECUTIVE VICE PRESIDENTS

Richard E. Rummler
Richard J. Weed

SENIOR VICE PRESIDENTS

Beniot J. Asselin
Robert F. Deangelis
Dana O. Favor
Paul B. Leavitt
Mark A. Northridge
Paul A. Rizzi, Jr.
Violet M. Rounds

NEW HAMPSHIRE SAVINGS BANK (Continued)

VICE PRESIDENTS

Robert M. Beyer, Jr.
Russell D. Coburn
Joseph S. Dolock
John S. Frohock
Stephen J. Gilhooly
Lawrence R. Guay
Arthur C. Huntoon
David N. Lake
Raymond F. Martin
Franics E. McDade
Richard C. Padgham
David W. Sheen
William C. Voorhees
John C. West, Jr.

ASSISTANT VICE PRESIDENTS

Elizabeth G. Ballantyne
Frederick M. Burgess
Margaret A. Flint
Christopher W. Gilman
Jean A. Gorski
Daniel N. Hebert
Mark G. Liebl
John J. Line
Terry L. Moretz
Ronald A. Ouellette
Beth B. Taylor
Donald N. Thompson
Konstanse J. Wohlander

ASSISTANT TREASURERS

Kathryn L. Avery
Sharon L. Baker
Christopher T. Bassett
Bertha R. Benson
James E. Berrigan
Angela F. Burkholder
Bonita A. Cressy
Judith B. Dionne
Laura Fraser
Ruth E. Hammen
Maureen E. Hampton
Joyce C. Johnson
Hudson B. Lemkau
Nancy E. Mather
Roger A. Michaud
Deborah W. Nadeau
James Page
Anthony J. Pucci
Laurie A. Samuelson
Ilia M. Stacy
Hector N. Stokes
Priscille L. Woods

SENIOR INVESTMENT ADVISORS

William C. King
Jack M. Murray, Jr.

DIRECTORS

* Joseph R. Alosa, Sr.
* Merwyn Bagan
John R. Hardie
* Kenneth D. Boehner
Lawrence C. Hornor
Alan G. Jeffery
* Joan C. Lonergan
Harry F. Martin
* Herbert E. Miller
John B. Pendleton
David H. Rogers
* Robert O. Wilson

* Investment Committee Members
** Chief Executive Officer

DOVER

SEACOAST SAVINGS BANK
537 CENTRAL AVENUE
DOVER, NEW HAMPSHIRE 03820
TEL. 749-2150

(Year of Incorporation - 1901)

BRANCHES
240 Locust Street, Dover, NH 03820
Tel. 749-2151

8 Newmarket Road, Durham, NH 03824
Tel. 868-1022

OFFICERS

PRESIDENT
** John T. Guy

SENIOR VICE PRESIDENTS
Robert E. Belanger
Joseph M. Sarno

VICE PRESIDENT
John A. Fenton

ASSISTANT VICE PRESIDENT
Janet E. Rene

ASSISTANT SECRETARY
Margaret L. Duhaime

ASSISTANT TREASURER
Joan M. Duffy

LOAN OFFICER
Brian M. Bagley

DIRECTORS
* Janet E. Butler
Clyde R. Coolidge
* Therese D. Foster
John T. Guy
* Waldron B. Haley
A. T. Hatch
Robert E. Hynes
* Richard H. Keefe
Timothy G. Pearson
Winthrop C. Skoglund
David S. Weeks

* Investment Committee Members
** Chief Executive Officer

DOVER

SOUTHEAST BANK FOR SAVINGS
140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03824
TEL. 742-8100

(Year of Incorporation - 1823)

BRANCHES

Routes 9 & 125, Barrington, NH 03825
Tel. 664-2270

One Wakefield, Street, Rochester, NH 03867
Tel. 332-1206

Front Street, Rollinsford, NH 03869
Tel. 742-8900

3 Elm Street, Somersworth, NH 03878
Tel. 692-2900

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Gerald F. Janelle

EXECUTIVE VICE PRESIDENT
Donald Hatt

SENIOR VICE PRESIDENTS
Roderick Boivin
Robert F. Haley

VICE PRESIDENT/TREASURER
Marion C. Pelletier

VICE PRESIDENTS
Vivian A. Cadorette
Paul A. Galanes
David T. Keefe
Richard T. Sheldon
Stephen A. Wood

VICE PRESIDENT OF FINANCE
Richard P. Orsillo

ASSISTANT VICE PRESIDENTS
Jacqueline E. Lambert
Colleen M. Pace
Sally J. Thorn

ASSISTANT TREASURER
Dawn M. Silver

HUMAN RESOURCES OFFICER
Janice N. Markey

SOUTHEAST BANK FOR SAVINGS (Continued)

LOAN ADMINISTRATION OFFICER

Carol A. Young

LOAN SYSTEMS OFFICER

Carole B. Berry

LOAN OFFICERS

Gerald R. Gilbert
James A. St. Onge

DIRECTORS

* Harold E. Berlind
* Edward C. Dupont
David G. Eastman
* Donald R. Hatt
Gerald F. Janelle
* Richard S. Richardson
Stanley H. Thompson, Sr.
* Matt R. Williams, Jr.
Robert F. Wilson

---

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK

387 CENTRAL STREET
FRANKLIN, NEW HAMPSHIRE 03235
TEL. 934-4445

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street, Bristol, NH 03222
Tel. 744-5461

933 Central Street, Franklin, NH 03235
Tel. 934-6808

OFFICERS

CHAIRMAN OF THE BOARD
Clark S. Fuller

PRESIDENT
** Richard W. Dubois

VICE PRESIDENTS
Joyce C. Beaupre
Dianne S. Benoit
Kenneth S. Duguay
Jeffery B. Savage

ASSISTANT VICE PRESIDENTS
Richard G. Biron
Carol S. Sanborn

ASSISTANT TREASURER
Ronald L. Magoon

LOAN OFFICER
Janie D. Piper

LOAN COUNSELOR
Theresa J. Colburn

TRUSTEES
Earl H. Benson
* Donald W. Cushing
* Richard W. Dubois
* Robert E. Dussault
Clark S. Fuller
* John H. Fuller
Thomas C. Gill
Robert F. Kidder
Alexander M. Lachiatto
E. Robert Terhune

* Investment Committee Members
** Chief Executive Officer

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET
GREENVILLE, NEW HAMPSHIRE 03048
TEL. 878-1100

(Year of Incorporation - 1870)

BRANCHES

Route 124, New Ipswich, NH 03071
Tel. 878-1101

120 Grove Street, Peterborough, NH 03458
Tel. 924-9494

OFFICERS

CHAIRMAN OF THE BOARD
T. H. Tenney

PRESIDENT/TREASURER
** Robert C. Henneman

FIRST VICE PRESIDENT
Robert Taft

SECOND VICE PRESIDENT
Henry Franklin

ASSISTANT VICE PRESIDENTS
Katherine Olson
Patricia Schuren

SECRETARY
Socrates Kereazis

DIRECTORS

Henry Franklin
Robert Grasty
* Robert C. Henneman
* Socrates Kereazis
J. Colin Lizotte
Robert Taft
* T. H. Tenney
Robert Whitaker

* Investment Committee Members
** Chief Executive Officer

HANOVER

DARTMOUTH BANKING COMPANY

40 SOUTH MAIN STREET
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-3310

(Year of Incorporation - 1860)

BRANCHES

137-139 Broad Street, Claremont, NH 03743
Tel. 542-8725

48 Central Square, Keene, NH 03431
Tel. 357-8500

106 North Main Street, West Lebanon, NH 03784
Tel. 298-5222

OFFICERS

PRESIDENT

** James E. Lambert

SENIOR VICE PRESIDENTS

Michael J. Cryans, Sr.
Theodore M. Thompson, Jr.

VICE PRESIDENTS

James P. Goodrich
Bonnie A. Norton

ASSISTANT VICE PRESIDENTS

Carole H. Parsons
Sandra J. Sweeney

ASSISTANT TREASURER

Connie L. Wolfson

MORTGAGE LOAN OFFICERS

Alice E. Dantos
Michael R. Gabriele

CONSUMER LOAN OFFICER

Denise O'Donnell

MANAGER

Debra Macia

DIRECTORS

- * Gordon V. DeWitt
- * Albert C. Jones
- * James E. Lambert
- * John J. Long, Jr.
- * Philip W. Mans
- * Stuart V. Smith
- * Bayne Stevenson

* Investment Committee Members
** Chief Executive Officer

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE
KEENE, NEW HAMPSHIRE 03431
TEL. 352-2502

(Year of Incorporation - 1897)

BRANCHES

828 Court Street, Keene, NH 03431
Tel. 352-2502

194 West Street, Keene, NH 03431
Tel. 352-2502

Perkins Home Center, Walpole, NH 03608
Tel. 445-2101

Perkins Home Center, West Chesterfield, NH 03466
Tel. 256-6730

OFFICERS

CHAIRMAN OF THE BOARD
Eugene E. Gaffey

PRESIDENT
** David B. Walters

EXECUTIVE VICE PRESIDENT
Peter J. Baxter

SENIOR VICE PRESIDENTS
William H. Dennison
David S. Foote
Carl A. Johnson

VICE PRESIDENTS
Laurence E. Babcock
Lee K. Robator
Millard D. Waite, Jr.
Peter T. Whittemore

ASSISTANT VICE PRESIDENTS
Gordon R. Edmonds
Larry E. Ruest

ASSISTANT TREASURER
Michael W. bugler, Sr.

ASSISTANT OPERATIONS OFFICER
Jane B. Swenor

LOAN OFFICERS
Brian P. Donovan
Beverly A. Mosher
Jonathan W. Wentworth

ASSISTANT LOAN OFFICERS
Ronald L. Jacques
Wallace A. Reney

CHESHIRE COUNTY SAVINGS BANK (Continued)

HUMAN RESOURCES OFFICER	RETIREMENT ACCOUNT OFFICER
Ellen M. Jones	Patricia A. Hatch
MARKETING OFFICER	**CUSTOMER SERVICE OFFICER**
Carol J. Milden	Michelle F. Howard

DIRECTORS

* Richard B. Baybutt
* William H. Dennison
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hazen

* Philip D. Koerner
* Howard B. Lane, Jr.
* Emerson H. O'Brien
* Howard A. Roberts
L. William Slantez
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

GRANITE BANK OF KEENE
122 WEST STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-0647

(Year of Incorporation - 1895)

OFFICERS

CHAIRMAN OF THE BOARD
Stacey Cole

PRESIDENT
** Charles W. Smith

SENIOR VICE PRESIDENTS

Scott Croteau
William C. Henson
Charles B. Paquette
Stephen P. Suchecki

COMMERCIAL LOAN OFFICER
Stephen J. Sugar

CONSUMER LOAN OFFICER
Carol Putnam

CUSTOMER SERVICE OFFICER
Tammy Harrington

DIRECTORS

* Dorothy Arwe
* Howard Bailey
* D. Stuart Blakely
* Stacey W. Cole
* Norman H. Cotton
* George Freund
* Philip Hamblet
* Jane Reynolds
* William Smedley
* Charles W. Smith

* Investment Committee Members
** Chief Executive Officer

LACONIA

FIRST CENTRAL BANK
P.O. BOX 130 - "ON THE MALL"
LACONIA, NEW HAMPSHIRE 03247-0130
TEL. 524-1040

(Year of Incorporation - 1889)

BRANCHES

North Main Street, Ashland, NH 03217
Tel. 968-7131

Route 49, Campton, NH 03223
Tel. 726-3734

377 Central Street, Franklin, NH 03235
Tel. 934-2112

921 Central Street, Franklin, NH 03235
Tel. 934-2112

Airport Road, Gilford, NH 03246
Tel. 524-1040

Route 3, Curry Place, Holderness, NH 03245
Tel. 968-7196

Industrial Park Office, Laconia, NH 03246
Tel. 524-1040

Lincoln Center North, Lincoln, NH 03251
Tel. 745-2211

One Bay Point, Meredith, NH 03253
Tel. 279-7907

Route 25, Moultonboro, NH 03254
Tel. 476-5551

Main Street, No. Woodstock, NH 03262
Tel. 745-2226

20 Highland Street, Plymouth, NH 03264
Tel. 536-1272

OFFICERS

CHAIRMAN OF THE BOARD
Richard G. Gilcreast

PRESIDENT
** Thomas F. Mullen

EXECUTIVE VICE PRESIDENT

Paul R. Beck

SENIOR VICE PRESIDENTS

Robert E. Corbin
Doris B. Fecteau
William S. Milner
David A. Reilly

VICE PRESIDENTS

Roger C. Ballantyne
Russell P. Brown
Jon F. Nivus
Sandra L. Rannisto
Bruce U. Sanderson
Paul N. Tardif
Vincent H. Vieten
Kenneth P. Wilson

ASSISTANT VICE PRESIDENTS

Patricia A. Bordeau
Gardner L. Brown
Gracie E. Cilley
Carol E. Decormier
Geoffrey G. Denton
Rodney M. Huntoon
Gordon H. Kendall

COMMERCIAL LOAN OFFICER

Jonathan J. Gould

RESIDENTIAL MORTGAGE OFFICER

Larry A. Hunter

LOAN OFFICER

David H. Kerr

MORTGAGE LOAN OFFICER

Judith G. Reera

DIRECTORS

Paul R. Beck
Enid R. Burrows
Eddie A. Cantin
Neil A. Cowan
* Richard T. Cowern
Gordon M. Foss
Richard G. Gilcreast
* A. Walter Hill
* Edward S. Keating
David L. Kent
* Thomas F. Mullen
N. Richard Persons
George T. Ray, Jr.
* Charles D. Stafford
* Russell W. Thibeault

* Investment Committee Members
** Chief Executive Officer

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-1212

(Year of Incorporation - 1831)

OFFICERS

CHAIRMAN OF THE BOARD

Paul L. Normandin

PRESIDENT

** Carroll W. Stafford, Jr.

VICE PRESIDENTS

Robert E. Curtis
Brenda R. Long
W. Stephen Loughlin
Michael G. Muzzey
Thomas C. Tobey

ASSISTANT VICE PRESIDENTS

Katherine H. Daigneault
Thomas A. Drouin
Gail A. Engle
Bonnie Leclerc
Bruce C. Lund

TREASURER

Richard W. Long

ASSISTANT TREASURERS

Linda L. Drake
Carolyn B. Peverly

TRUSTEES

* Harold Achber
Donald F. Beane
* Richard H. Burt
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
* Harold Noreen
Paul L. Normandin
Thomas J. O'Shea
* Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK

P.O. BOX 351
LANCASTER, NEW HAMPSHIRE 03584
TEL. 788-4715

(Year of Incorporation - 1887)

BRANCHES

37 State Street, Groveton, New Hampshire 03582
Tel. 636-1223

OFFICERS

CHAIRMAN OF THE BOARD
Lee E. Eastman

PRESIDENT
** Kenneth C. Baker

VICE PRESIDENT/TREASURER
Kendall Query

VICE PRESIDENT
James B. Fitch

ASSISTANT VICE PRESIDENTS
John A. Currier
Beverly Johnson

ASSISTANT TREASURERS
Patricia A. Cotter
James McMahon
Solange Norcross

TRUSTEES

* Kenneth C. Baker
* Lee E. Eastman
* James B. Fitch
* Jeffrey Gilman
* Kevin Kopp
* Richard Rochefort
* Robert Snowman

* Investment Committee Members
** Chief Executive Officer

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3650

(Year of Incorporation - 1899)

BRANCHES

Chruch Street, Canaan, NH 03741
Tel. 523-4377

North Main Street, Enfield, NH 03748
Tel. 632-5556

70 Main Street, West Lebanon, NH 03784
Tel. 298-5933

OFFICERS

CHAIRMAN OF THE BOARD
Ira P. Townsend

PRESIDENT/SECRETARY
** William A. Maloy

EXECUTIVE VICE PRESIDENT
Stephen F. Christy

VICE PRESIDENT/TREASURER
Arlene G. Chapman

VICE PRESIDENT
Lloyd C. Bennett

ASSISTANT VICE PRESIDENTS
James P. Howard
Judith L. Ireton
Sally A. McEwen
John A. Rogers

CONTROLLER
Albert E. Joy

CUSTOMER SERVICE OFFICER
Claire A. Spaulding

LOAN OFFICER
Armand Mailloux

LOAN ADMINISTRATION OFFICER
Christine E. Morin

ASSISTANT OPERATIONS OFFICER
Doree A. Clifford

BRANCH MANAGERS
Linda S. Mulherin
Phyllis D. Walsh

TRUSTEES

Patricia B. Brown
* Reuben D. Cole
* Wilfred A. Dulac
Clark A. Griffiths
Ellis W. Howard
Jean E. Kennedy
Raymond A. Lagasse
Jacqueline A. Lary
* William A. Maloy
Edward D. McGee, Jr.
Richard L. Patch
* Ira P. Townsend

* Investment Committee Members
** Chief Executive Officer

LITTLETON

THE SAVER'S BANK
85 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-5321

(Year of Incorporation - 1868)

BRANCHES

177 Main Street, Gorham, NH 03581
Tel. 466-3352

Route 112, Lincoln, NH 03251
Tel. 745-3431

Globe Shopping Center, Littleton, NH 03561
Tel. 444-7702

Main Street, North Conway, NH 03860
Tel. 356-2111

Hatch Plaza, Plymouth, NH 03264
Tel. 536-4200

OFFICERS

CHAIRMAN OF THE BOARD
Robert H. Copenhaver

PRESIDENT
** Ronald W. Mallette

SENIOR VICE PRESIDENT
Robert E. Paddock

VICE PRESIDENTS

Fielding H. Moore
Myles E. Rice

ASSISTANT VICE PRESIDENTS

Deborah J. Anderton
R. Michael Diemer
Stephen B. Ellis
Glenn R. Gardner
Carole A. Lamirande
Roberta S. Lavoie
John A. Moore
Lisa M. Nast
Linda A. Nelson
Walter H. Page, III
Carol H. Strobel

CREDIT OFFICER
Sherri L.D. Fisher

COMPLIANCE/LOAN OFFICER
Jeannette E. Nichols

THE SAVERS BANK (Continued)

DIRECTORS

* Richard L. Badger
* Robert H. Copenhaver
* Lionel J. Coulombe
* Philip T. Gravink
* Richard F. Hamilton
* Edward A. Hennessey
* Linda C. McGoldrick
* Ronald W. Mallette
* Benton L. Moyer, Jr.
* Thomas M. Pancoast
* Robert L. Reynells
* Stephen U. Samaha

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

AMOSKEAG BANK
P.O. BOX 6060 - 875 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03108-6060
TEL. 647-3200

(Year of Incorporation - 1852)

BRANCHES

Route 101 Plaza. Bedford, NH 03102
Tel. 647-3660

72 South River Road, Bedford, NH 03102
Tel. 647-3449

18 North Main Street, Concord, NH 03301
Tel. 228-5500

3 Elm Street, Goffstown, NH 03045
Tel. 647-3298

1283 D.W. Highway North, Hooksett, NH 03104
Tel. 647-3286

Route 102 at I-93. Londonderry, NH 03053
Tel. 434-1130

1550 Elm Street, Manchester, NH 03104
Tel. 647-3644

830 Hanover Street, Manchester, NH 03104
Tel. 647-3295

1500 South Willow Street, Manchester, NH 03105
Tel. 647-3309

340 Wilson Street. Manchester, NH 03103
Tel. 647-3625

OFFICERS

CHAIRMAN OF THE BOARD
James S. Yakovakis

PRESIDENT
** John L. Allen

SENIOR EXECUTIVE VICE PRESIDENT
Raymond B. Woolson

EXECUTIVE VICE PRESIDENTS

James U. Edwards	Earle L. Tryder

SENIOR VICE PRESIDENTS

Stephen H. Bradbury
Frederick D. Healey
Robert H. Manchester
John E. Tinder
William R. Weiler
Peter H. Winship
Sarah Q. Yoshida

DIRECTORS

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* Edward L. Allman
* Leon M. Goulet
* William House
* Milton Machinist
* N. George Mattaini
David H. McKinnon
* Philip B. Ryan
* Raymond B. Woolson
Edward D. Wynot
* James S. Yakovakis

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

UNITED SAVINGS BANK

156 HANOVER STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 625-2600

(Year of Incorporation - 1887)

BRANCHES

90 North Main Street, Concord, NH 03301
Tel. 225-2321

Crystal Avenue, Derry, NH 03038
Tel. 434-5400

14 West Broadway, Derry, NH 03038
Tel. 437-4180

1090 Hooksett Road, Hooksett, NH 03106
Tel. 625-4800

2626 Brown Avenue, Manchester, NH 03103
Tel. 625-3677

993 Elm Street, Manchester, NH 03101
Tel. 622-3414

149 Hanover Street, Manchester, NH 03101
Tel. 645-6493

150 Broad Street, Nashua, NH 03060
Tel. 881-4000

OFFICERS

CHAIRMAN OF THE BOARD

Theodore Wadleigh

PRESIDENT

** Frederick H. Weismann

VICE PRESIDENTS

Fred Aversa
John D. Marsh
Philip C. Plante
Robert P. Vachon

ASSISTANT VICE PRESIDENTS

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Phillip P. Fawaz, Jr.
George W. Helwig
Michael A. Kennedy
Thomas C. May
Michael J. O'Connell
Linda M. Talbot
Sue A. Thomas

CUSTOMER SERVICE OFFICERS

Doris C. Bissonnette
Barbara J. Daniels

CONSUMER LOAN OFFICER
Marilyn Braley

COMMERCIAL SERVICES OFFICER
Paula Burroughs

COMMERCIAL LOAN OFFICER
Gordon E. Loh

LOAN OFFICER
Paul A. Pouliot

BANK CARD OFFICER
Georgette M. Kent

ACCOUNTING OFFICER
Denise P. Marston

OPERATIONS OFFICER
Richard A. Nadeau

RETIREMENT ADMINISTRATION OFFICER
Ellen B. Ramsay

CREDIT OFFICER
Gary S. Raymond

CORPORATE SECRETARY
Mary-Kathryn Ferguson

DIRECTOR OF HUMAN RESOURCES
Susan C. Hilchey

BRANCH MANAGERS

LuAnn L. Chapman
Kathleen Ann Kelley
Connie L. Stackpole

ASSISTANT BRANCH MANAGER
Linda S. Mommsen

DIRECTORS

* J. Sydney Barlow
* Stephen Camann
* Raymond E. Closson
* David P. Goodwin
* John B. Howe
* Carolyn Head
* Effie S. Mandelos
* Theodore Wadleigh
* Frederick H. Weismann

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7986

(Year of Incorporation - 1869)

BRANCHES

River Street, Ashland, NH 03217
Tel. 968-7103

Route 25, Moultonboro, NH 03226
Tel. 253-7303

OFFICERS

CHAIRMAN OF THE BOARD
C. H. Thorne

PRESIDENT
** James D. Sutherland

EXECUTIVE VICE PRESIDENT
John F. Starrett

VICE PRESIDENTS
Peter F. Brothers
Samuel L. Laverack

ASSISTANT VICE PRESIDENTS
Diana Long
Nancy Morrill
Carol P. Pennell
Jane E. Taylor
Mary B. Whitcher

ASSISTANT TREASURER
Richard A. Buckler

TREASURER
Nancy Gardner

SECRETARY
J. Kent Bird

MANAGERS
Alice M. Ellingwood
Sheila M. Page

TRUSTEES
J. Kent Bird
William L. Foote
Maurice B. Gregoire
Allan C. Hale
Lewis C. Hanson
* Maurice LaFreniere
Nancy J. Lindsey
Earle C. Peaslee
* John P. Sherman
* James D. Sutherland
* C. H. Thorne

* Investment Committee Members
** Chief Executive Officer

NASHUA

CORNERSTONE BANK

188 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-8889

(Year of Incorporation - 1987)

OFFICERS

CHAIRMAN OF THE BOARD
Niles F. Jensen

PRESIDENT/TREASURER
** John M. Terravecchia

VICE PRESIDENT/CLERK
G. Robert Smith

ASSISTANT TREASURER
Robert E. Benoit

BRANCH MANAGER
Tracy Morrison

ASSISTANT BRANCH MANAGER
Melikka Perron

DIRECTORS

* Howard S. Dearth
Joseph A. Duval
Edward E. Gage, Jr.
Niles F. Jensen
Carl T. Kelly
* G. Robert Smith
* John M. Terravecchia

* Investment Committee Members
** Chief Executive Officer

NASHUA

NEW HAMPSHIRE SAVINGS BANK SOUTH
223 MAIN STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-2123

(Year of Incorporation - 1988)

BRANCHES

9 Ash Street, Hollis, NH 03049
Tel. 465-7080

Derry Road, Hudson, NH 03051
Tel. 889-7054

Connell's Shopping Center, Merrimack, NH 03054
Tel. 424-3383

82 Congress Street, Portsmouth, NH 03801
Tel. 436-0167

OFFICERS

CHAIRMAN OF THE BOARD

Fred B. Roedel

PRESIDENT

** John J. O'Brien, Jr.

EXECUTIVE VICE PRESIDENT

Paul C. Rizzi

SENIOR VICE PRESIDENTS

Benoit J. Asselin
Kevin R. Day
Robert M. Donovan
Dana C. Favor

VICE PRESIDENTS

John K. Cooper
Michael M. Macek
Peter F. Manhardt
J. Cameron Stuart
Janet P. Waugaman

ASSISTANT VICE PRESIDENTS

Diane N. Lemire
Carol E. Luter
Steven J. Macek
Diane M. Vaudreuil

CORPORATE SECRETARY

Catherine Z. Andruskevich

COMMERCIAL REAL ESTATE LOAN OFFICERS

Robert S. Hallock
Peter A. Knight

CONSTRUCTION LOAN OFFICER
Leonard P. Morrison

CONSUMER LOAN OFFICER
Jacqueline K. Okonak

CONTROLLER
Arthur R. Hathaway

MANAGER/LOAN ADMINISTRATION
Donna R. Stone

BRANCH MANAGERS
Pauline G. Duchesne
Linda R. Gunn
John T. Liljeberg

DIRECTORS
Steven A. Collins
Lawrence C. Hornor
Alan G. Jeffery
Frederick J. Manheck
Herbert E. Miller
Frank J. Murray
John J. O'Brien, Jr.
J. Herman Pouliot
Fred B. Roedel
David H. Rogers
John P. Stabile, II

* Investment Committee Members
** Chief Executive Officer

NEWPORT

SUGAR RIVER SAVINGS BANK
P.O. BOX 569 - 10 NORTH MAIN STREET
NEWPORT, NEW HAMPSHIRE 03773
TEL. 863-3000

(Year of Incorporation - 1895)

BRANCHES

Route 10, Grantham, NH 03753
Tel. 863-3140

Newport Road, New London, NH 03257
Tel. 526-2060

Route 11, Sunapee, NH 03782
Tel. 763-9311

Main Street, Warner, NH 03278
Tel. 456-2281

OFFICERS

CHAIRMAN OF THE BOARD

* * Oliver M. Drown

PRESIDENT

Robert V. Wilkie

SENIOR VICE PRESIDENT/TREASURER

Jonathan A. Howard

SENIOR VICE PRESIDENTS

Stanley R. Berube
Charles R. Sanderson

VICE PRESIDENTS

Ulrike Miller
Steven A. Thibodeau

ASSISTANT TREASURERS

Billie J. Barry
Jean E. Hall
Mary R. Niemi
Nancy E. Wilcox

LOAN OFFICERS

Richard W. Doremus
Norma P. McGray
C. Michael Sanderson

TRUSTEES

Grodon E. Brenner
* Oliver M. Drown
Thomas B. Henley
Richard M. Holmes
* William P. Hoyt
* Henry W. Kidder, III
* Leland R. McGray
Frederic L. O'Connor
Harry V. Spanos
* Stanley B. Terhune
Vernon B. Violette
Robert V. Wilkie

* Investment Committee Members
* * Chief Executive Officer

NORTH CONWAY

FIRST NH - WHITE MOUNTAIN BANK
P.O. BOX 1760
NORTH CONWAY, NEW HAMPSHIRE 03860
TEL. 356-5451

(Year of Incorporation - 1963)

BRANCHES

173 Pleasant Street, Berlin, NH 03570
Tel. 752-4340

171 Main Street, Colebrook, NH 03576
Tel. 237-5577

Conway Outlet Center, Conway, NH 03818
Tel. 447-5406

Glen Shopaide, Glen, NH 03838
Tel. 383-9191

Washington Street, West Stewartstown, NH 03597
Tel. 246-3318

OFFICERS

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** Richard H. Kirk

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Russell F. Ingram

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Robert J. Murphy

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Richard N. Langlois
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Marcel G. Fillion
Elizabeth Ford
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Sue G. Shaw

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Nancy L. Calvert
Rita B. Cross

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Fayone A. Cavanaugh
Reyna R. Ford
Christopher C. Kaechele
Barbara Pelton
Cindy Whitney

FIRST NH - WHITE MTN. BANK (Continued)

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Wendy Magee

CUSTOMER SERVICE OFFICER
Nancy S. Hempel

MARKETING OFFICER
Charles L. Maddaus

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William R. Hayes, Jr.
Carol Lighthall
Michael B. Ulitz

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* William D. Beal, Jr.
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Bernard J. Daley
Dorcas H. Deans
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* Russell E. Ingram
Bayard W. Kennett
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Charles S. Marshall
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* Stanley Rines
Eugene D. Rivard
Glenn R. Saunders

* Investment Committee Members
* Chief Executive Officer

PETERBOROUGH

PETERBOROUGH SAVINGS BANK

35 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-7142

(Year of Incorporation - 1847)

BRANCHES

Main Street, Antrim, NH 03444
Tel. 588-6333

Peterborough Street, Jaffrey, NH 03452
Tel. 532-4448

Granite Town Plaza, Milford, NH 03055
Tel. 673-9696

Route 124, New Ipswich, NH 03071
Tel. 878-1848

Peterborough Plaza, Peterborough, NH 03458
Tel. 924-7142

Route 202 North, Peterborough, NH 03458
Tel. 924-7142

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Henry B. Scott

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Rose M. Wilson

PETERBOROUGH SAVINGS BANK (Continued)

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Joan O'Neil DeGrandpre
Sandra Lee Goulet
Deborah A. Guay
Donna McLenon
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* Kenneth A. Brighton
Kenneth B. Chandler
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Gordon Hale
David J. Houston
David D. Hurlin
John J. McKenna
* Robert D. Weathers
* Arthur E. Wheeler

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** Chief Executive Officer

PLYMOUTH

COMMUNITY GUARANTY SAVINGS BANK
P.O. BOX 996 - 28 SOUTH MAIN STREET
PLYMOUTH, NEW HAMPSHIRE 03264
TEL. 536-0001

(Year of Incorporation - 1988)

OFFICERS

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PRESIDENT/TREASURER

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SECRETARY

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Mary L. Dragon
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Barbara J. McCahan
Fred W. Rust
* Ronald I. Sibley
* Eldwin A. Wixson

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PISCATAQUA SAVINGS BANK

15 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-5250

(Year of Incorporation - 1877)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
SECRETARY
** Sanford C. Sherman

EXECUTIVE VICE PRESIDENT
Jay S. Gibson

VICE PRESIDENT/TREASURER
John R. Bresaw, II

ASSISTANT VICE PRESIDENTS/LOAN OFFICERS
Denise L. Berry
Richard Wallis

ASSISTANT SECRETARY/ASSISTANT TREASURER
Bea Ann Kendall

TRUSTEES

* Kevin O. Adams
* Cynthia F. Blood
* Arthur F. Brady, Jr.
* Ronald C. Coakley
* Carlton P. Morin
* Sanford C. Sherman
* G. Warren Wilder
* Gregory W. Whalen

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* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK

333 STATE STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-6630

(Year of Incorporation - 1823)

BRANCHES

Route 101 and Ocean Road, Greenland, NH 03840
Tel. 431-3000

Fern Road and Route 1, North Hampton, NH 03862
Tel. 964-5567

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Robert W. Simpson

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Mark E. Simpson

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- Harry P. Jarvis
- Donald H. Sargent

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- Mark E. Whitney

ASSISTANT TREASURER
Eleanor Grattan

DIRECTORS

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- * Timothy J. Connors
- * William R. Downey
- * Milton F. Grant
- * Harry P. Jarvis
- * Maurice J. Murphy, Jr.
- * Robert W. Simpson

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

BANKEAST SAVINGS BANK & TRUST
22 SOUTH MAIN STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-4242

(Year of Incorporation - 1887)

BRANCHES

180 Washington Street, Dover, NH 03820
Tel. 742-3391

293 Lafayette Road, Hampton, NH 03842
Tel. 926-1040

Route 128, Pelham, NH 03076
Tel. 635-3568

34 Lafayette Road, Portsmouth, NH 03801
Tel. 431-6066

134 Pleasant Street, Portsmouth, NH 03801
Tel. 436-1006

North Main Street, Rochester, NH 03867
Tel. 332-4242

Route 15, Rochester, NH 03867
Tel. 332-4242

45 South Broadway, Salem, NH 03879
Tel. 893-9515

Route 109, Sanbornville, NH 03867
Tel. 522-8258

OFFICERS

CHAIRMAN OF THE BOARD
** Peter Hamblett

PRESIDENT
Phillip D. Drapeau

REGIONAL PRESIDENTS
Steven M. Massicotte
Allan L. Poole

BANKEAST SAVINGS BANK & TRUST (Continued)

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J. Barry Baughman
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Phyllis M. Perkins
Jean P. Shulenberg

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Diana M. VanZanten

TREASURER

Colette M. Viola

ASSISTANT TREASURER

Coral R. Wilson

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D. Irene LeBlanc

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Sline C. Sane

CUSTOMER SERVICE MANAGER

Christopher B. Noble

MONEY MANAGEMENT

Bessie A. Weeks

DEPOSIT SERVICE MANAGER

Nancy A. Wyman

BRANCH OPERATIONS MANAGER

Roma G. Babula

BRANCH MANAGER I

Diane P. Craig

BRANCH MANAGER II

James R. Fecteau

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* Janet L. Davis
* Walter N. DeWitt
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* William E. Gilmore, Jr.
* Peter Hamblett
* John B. Packard
* Sewell T. Wilson, Jr.

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* Investment Committee Members
** Chief Executive Officer

ROCHESTER

FIRST NH BANKS GRANITE STATE
P.O. BOX 10 - 1 NORTH MAIN STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 335-2600

(Year of Incorporation - 1846)

BRANCHES

660 Central Avenue, Dover, NH 03820
Tel. 749-0900

165 Portland Avenue, Dover, NH 03820
Tel. 749-2000

1 Constitutional Way, Somersworth, NH 03878
Tel. 692-3222

Tri-City Plaza, Somersworth, NH 03878
Tel. 742-8000

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* Investment Committee Members
** Chief Executive Officer

SALISBURY

LIBERTY SAVINGS BANK

QUIMBY ROAD
SALISBURY, NEW HAMPSHIRE 03268
TEL. 228-1181

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD
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TREASURER
Maria V. F. Glassberg

SECRETARY
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TRUSTEES

* Mark Glassberg
V. Michael Hutchings
Peter C. Mapes

* David L. Connors
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* Investment Committee Members
** Chief Executive Officer

SEABROOK

THE U.S. SAVINGS BANK OF AMERICA
P.O. BOX 750 - 399 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5622

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD
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PRESIDENT
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TREASURER
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OPERATIONS OFFICER
Mary A. Parent

SECRETARY
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William Fanaras
Mary K. Ganz
* Charles Keenan
Kenneth W. Malcolm
* Charles B. Mutrie
James N. Walsh

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* Investment Committee Members
** Chief Executive Officer

TILTON

IONA SAVINGS BANK
P.O. BOX 227 - 205 MAIN STREET
TILTON, NEW HAMPSHIRE 03276

(Year of Incorporation - 1870)

OFFICERS

PRESIDENT

** Donald L. McFarland

VICE PRESIDENT

Robert P. McGirr

ASSISTANT TREASURER

Richard W. Gammons

TRUSTEES

* Albert E. Carlisle
Elizabeth A. Davis
Doris Hanchett
* James B. Horman
* Roy L. Jordan
* Robert W. Marshall
* Donald L. McFarland
Herbert B. Moore

* Investment Committee Members
** Chief Executive Officer

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET
WALPOLE, NEW HAMPSHIRE 03608
TEL. 756-4771

(Year of Incorporation - 1875)

BRANCHES

River Street, North Walpole, NH 03609
Tel. 756-4771

OFFICERS

CHAIRMAN OF THE BOARD

John A. Hubbard

PRESIDENT

** Donald J. Tisdale

VICE PRESIDENT/TREASURER

Richard A. Wilson

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John P. Howard
Ruth F. Jacobs

ASSISTANT VICE PRESIDENT

Alice K. Howe

ASSISTANT TREASURERS

Barbara J. Enman
Linda E. King

BRANCH MANAGER

Lorraine B. Yates

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Raymond J. Aumand
William J. Baldasaro
* William S. Fletcher
Katherine R. Frazer
Jerome S. Galloway
Joseph J. Green
* John A. Hubbard
Gregory J. Macri, Jr.
* Edward R. Potter
* Donald J. Tisdale

* Investment Committee Members
** Chief Executive Officer

WINDHAM

FORTUNE GUARANTY SAVINGS BANK
P.O. BOX 507 - ROUTE 111A, RANGE ROAD
WINDHAM, NEW HAMPSHIRE 03087
TEL. 898-4555

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** W. Patrick Lentell

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Pamela J. Weaver

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Roger Foster
* Thomas C. Grassia
* W. Patrick Lentell
Wesley R. Wallace
R. Gregory Wing

* Investment Committee Members
** Chief Executive Officer

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK

63 CENTRAL STREET
WOODSVILLE, NEW HAMPSHIRE 03785
TEL. 747-2735

(Year of Incorporation - 1889)

BRANCHES

Main Street, Lisbon, NH 03585
Tel. 838-6336

Route 135, Monroe, NH 03771
Tel. 638-4171

River Road, Piermont, NH 03779
Tel. 272-4811

Route 25, Warren, NH 03279
Tel. 764-5785

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VICE PRESIDENT
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B. Ashley Lyndes

TREASURER
Robert F. Miller

ASSISTANT TREASURER
Lorraine M. Kennedy

CONSUMER LOAN OFFICER
James E. Graham

RESIDENTIAL LOAN OFFICER
Barbara A. Bullard

ASSISTANT BRANCH MANAGER
Cheryl R. Robie

TRUSTEES

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C. Lincoln Butson
Francis X. Collins
H. Russell Gould
* Harold J. Graham
* Richard G. McDanolds
* James J. Page
Archie H. Steenburgh
* J. Harvey Walker
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED REPORT OF INCOME DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION	AMHERST	CLAREMONT	CONCORD	
	(in thousands of dollars)	GRANITE BANK	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$1,503	$2,826	$5,290	1.
2.	Securities	1,039	16,726	19,384	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	104	2	3.
4.	Loans and lease financing receivables, (net)	13,993	110,707	249,829	4.
5.	Premises and fixed assets	760	2,113	6,970	5.
6.	Other real estate owned	-	-	1,041	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	431	-	7.
8.	Other assets	533	1,174	2,730	8.
9.	Total Assets	$17,828	$134,081	$285,246	9.
	LIABILITIES				
10.	Deposits	$15,396	$121,500	$197,403	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	7,038	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	2,099	50,514	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	57	421	2,546	15.
16.	Total Liabilities	15,453	124,020	257,501	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1	-	200	19.
20.	Surplus	2,499	4,000	14,198	20.
21.	Undivided profits and capital reserves	(125)	6,455	13,347	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	394	0	23.
24.	Total Equity Capital	2,375	10,061	27,745	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$17,828	$134,081	$285,246	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,500,000	$3,000,000	$3,000,000	26.
	Period January 1, 1988 through December 31, 1988				
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.25	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.25	4.50-5.25	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	AMHERST GRANITE BANK	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	
29.	Super NOW	5.25	-	-	29.
30.	Money market savings	5.50	5.25-6.00	5.50-6.75	30.
31.	Escrow funds	-	5.00	5.00	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	6.00-8.65	6.50-8.75	7.30-8.75	33.
34.	Negotiated rate certificates	-	-	6.50-9.25	34.
35.	Dividends paid on capital stock	-	-	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**CONCORD** **FIRST CAPITAL BANK**	**CONCORD** **MERRIMACK COUNTY SAVINGS BANK**	**CONCORD** **NEW HAMPSHIRE SAVINGS BANK**	
	ASSETS				
1.	Cash & due from depository institutions	$18,288	$3,081	$27,938	1.
2.	Securities	60,074	38,949	149,666	2.
3.	Federal funds sold and securities purchased under agreements to resell	4,750	2,000	7,500	3.
4.	Loans and lease financing receivables. (net)	225,371	90,340	854,939	4.
5.	Premises and fixed assets	14,694	2,780	12,320	5.
6.	Other real estate owned	-	-	617	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	8,940	7.
8.	Other assets	8,817	1,860	24,353	8.
9.	Total Assets	$331,994	$139,010	$1,086,273	9.
	LIABILITIES				
10.	Deposits	$271,007	$124,477	$803,719	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	29,134	-	61,530	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	10,666	-	150,114	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	2,152	1,115	12,280	15.
16.	Total Liabilities	312,959	125,592	1,027,643	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	760	-	100	19.
20.	Surplus	12,240	12,230	21,697	20.
21.	Undivided profits and capital reserves	6,035	1,188	40,423	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	0	3,590	23.
24.	Total Equity Capital	19,035	13,418	58,630	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$331,994	$139,010	$1,086,273	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$5,000,000	$1,500,000	$10,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.00	5.50	5.00-5.50	27.
28.	NOW (fixed rate)	-	5.25	5.00	28.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CONCORD FIRST CAPITAL BANK	CONCORD MERRIMACK COUNTY SAVINGS BANK	CONCORD NEW HAMPSHIRE SAVINGS BANK	
29. Super NOW	-	-	5.15	29.
30. Money market savings	4.75-6.00	5.75-6.00	6.15-6.65	30.
31. Escrow funds	-	-	-	31.
32. 90 day notice	-	-	-	32.
33. Money market certificates	7.50-8.45	7.50-8.61	7.90-8.95	33.
34. Negotiated rate certificates	7.00-8.45	-	8.00-9.50	34.
35. Dividends paid on capital stock	$1.593	-	$1,000	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	DOVER	DOVER	FRANKLIN	
		SEACOAST SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$4,175	$7,191	$3,809	1.
2.	Securities	6,548	25,336	17,750	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	2,004	575	3.
4.	Loans and lease financing receivables, (net)	92,797	245,554	101,456	4.
5.	Premises and fixed assets	2,645	4,681	2,113	5.
6.	Other real estate owned	-	112	12	6.
7.	Investments in unconsolidated subsidiaries & associated companies	271	-	-	7.
8.	Other assets	1,985	2,756	1,209	8.
9.	Total Assets	$108,421	$287,634	$126,924	9.
	LIABILITIES				
10.	Deposits	$78,666	$241,585	$115,442	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	13,985	14,450	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	269	1,647	667	15.
16.	Total Liabilities	92,920	257,682	116,109	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1,217	100	-	19.
20.	Surplus	11,654	12,808	3,725	20.
21.	Undivided profits and capital reserves	2,745	17,243	7,090	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	115	199	0	23.
24.	Total Equity Capital	15,501	29,952	10,815	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$108,421	$287,634	$126,924	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,000,000	$2,000,000	$1,500,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.25	5.25	28.

		DOVER	DOVER	FRANKLIN	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**SEACOAST SAVINGS BANK**	**SOUTHEAST BANK FOR SAVINGS**	**FRANKLIN SAVINGS BANK**	
29.	Super NOW	-	-	5.25-5.55	29.
30.	Money market savings	5.25-5.65	5.25-5.84	6.05-6.55	30.
31.	Escrow funds	5.50	5.00	5.00	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	8.40	7.25-8.59	5.75-9.00	33.
34.	Negotiated rate certificates	8.50	7.25-9.21	-	34.
35.	Dividends paid on capital stock	-	$236	-	35.

	CONSOLIDATED REPORT OF CONDITION	GREENVILLE	HANOVER	KEENE	
	(in thousands of dollars)	VILLAGE SAVINGS BANK	DARTMOUTH BANKING COMPANY	CHESHIRE COUNTY SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$1,960	$9.905	$10,906	1.
2.	Securities	1,481	20.236	25,256	2.
3.	Federal funds sold and securities purchased under agreements to resell	73	-	8,677	3.
4.	Loans and lease financing receivables, (net)	25,056	274.083	324,128	4.
5.	Premises and fixed assets	461	4.731	2,871	5.
6.	Other real estate owned	-	4.562	171	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	473	7.
8.	Other assets	155	4.856	3,388	8.
9.	Total Assets	$29,186	$318,373	$375,870	9.
	LIABILITIES				
10.	Deposits	$23,776	$245,876	$297,740	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	36	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	2,000	45.123	34,169	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	184	3.559	1,347	15.
16.	Total Liabilities	25,960	294.558	333,292	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1,415	12	100	19.
20.	Surplus	1,106	14.715	29,991	20.
21.	Undivided profits and capital reserves	831	9.088	12,937	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	126	0	450	23.
24.	Total Equity Capital	3,226	23.815	42,578	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$29,186	$318,373	$375,870	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$1.000.000	$7.000.000	$10.000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.25	5.25	28.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	GREENVILLE VILLAGE SAVINGS BANK	HANOVER DARTMOUTH BANKING COMPANY	KEENE CHESHIRE COUNTY SAVINGS BANK	
29. Super NOW	-	-	-	29.
30. Money market savings	5.75	-	5.65-6.25	30.
31. Escrow funds	5.00	5.50-7.25	5.00	31.
32. 90 day notice	-	-	6.00	32.
33. Money market certificates	7.50-8.50	6.70-8.51	6.75-8.50	33.
34. Negotiated rate certificates	-	6.90-8.95	6.50-9.25	34.
35. Dividends paid on capital stock	-	$131	-	35.

	CONSOLIDATED REPORT OF CONDITION	KEENE	LACONIA	LACONIA	
	(in thousands of dollars)	GRANITE BANK OF KEENE	FIRST CENTRAL BANK	LACONIA SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$3,863	$18,142	$5,836	1.
2.	Securities	28,448	44,545	39,280	2.
3.	Federal funds sold and securities purchased under agreements to resell	6	5,200	14,550	3.
4.	Loans and lease financing receivables, (net)	103,160	306,488	153,365	4.
5.	Premises and fixed assets	1,975	5,478	3,572	5.
6.	Other real estate owned	-	301	1,523	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	11,129	5,381	2,287	8.
9.	Total Assets	$148,581	$385,535	$220,413	9.
	LIABILITIES				
10.	Deposits	$97,943	$326,256	$193,068	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	6,480	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	33,407	22,755	-	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	770	3,332	1,461	15.
16.	Total Liabilities	132,120	358,823	194,529	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1	400	-	19.
20.	Surplus	14,580	10,554	9,500	20.
21.	Undivided profits and capital reserves	1,880	16,024	16,384	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	266	0	23.
24.	Total Equity Capital	16,461	26,712	25,884	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$148,581	$385,535	$220,413	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,500,000	$5,000,000	$1,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.00-5.50	5.60	27.
28.	NOW (fixed rate)	5.25	4.50-5.15	5.00	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	KEENE GRANITE BANK OF KEENE	LACONIA FIRST CENTRAL BANK	LACONIA LACONIA SAVINGS BANK	
29.	Super NOW	5.90	5.10-5.15	-	29.
30.	Money market savings	5.90-6.50	4.75-8.34	5.75	30.
31.	Escrow funds	5.00	-	5.00	31.
32.	90 day notice	6.00	6.75-7.00	-	32.
33.	Money market certificates	5.90-6.50	6.25-9.00	7.87	33.
34.	Negotiated rate certificates	-	7.60-9.50	6.50-9.00	34.
35.	Dividends paid on capital stock	$1,500	$1,945	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LANCASTER	LEBANON	LITTLETON	
		THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK	
	ASSETS				
1.	Cash & due from depository institutions	$1,762	$8,450	$19,546	1.
2.	Securities	6,993	29,106	15,554	2.
3.	Federal funds sold and securities purchased under agreements to resell	400	9,304	7,484	3.
4.	Loans and lease financing receivables, (net)	43,887	145,262	291,208	4.
5.	Premises and fixed assets	916	2,643	3,739	5.
6.	Other real estate owned	156	77	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	5,651	7.
8.	Other assets	657	2,295	4,285	8.
9.	Total Assets	$54,771	$197,137	$347,467	9.
	LIABILITIES				
10.	Deposits	$50,085	$173,961	$249,738	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	1,720	64,626	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	494	2,611	2,867	15.
16.	Total Liabilities	50,579	178,292	317,231	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1,146	-	100	19.
20.	Surplus	1,200	9,000	13,248	20.
21.	Undivided profits and capital reserves	1,846	9,845	16,888	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24.	Total Equity Capital	4,192	18,845	30,236	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$54,771	$197,137	$347,467	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$675,000	$2,000,000	$7,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.25	5.25-5.50	28.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LANCASTER THE SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	LITTLETON THE SAVER'S BANK	
29. Super NOW	5.25-5.75	-	-	29.
30. Money market savings	5.50-6.00	5.25-7.00	5.50-7.50	30.
31. Escrow funds	5.00-8.00	5.00	5.50	31.
32. 90 day notice	-	6.00	-	32.
33. Money market certificates	6.50-8.50	7.00-9.10	7.00-8.50	33.
34. Negotiated rate certificates	-	-	6.25-9.15	34.
35. Dividends paid on capital stock	$158	-	$583	35.

		MANCHESTER	MANCHESTER	MEREDITH	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	AMOSKEAG BANK	UNITED SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$52,367	$25,961	$3,107	1.
2.	Securities	141,107	23,675	13,449	2.
3.	Federal funds sold and securities purchased under agreements to resell	64,800	-	-	3.
4.	Loans and lease financing receivables, (net)	1,203,597	459,428	137,561	4.
5.	Premises and fixed assets	20,470	3,669	3,180	5.
6.	Other real estate owned	136	3,616	341	6.
7.	Investments in unconsolidated subsidiaries & associated companies	7,978	-	-	7.
8.	Other assets	124,134	7,504	1,786	8.
9.	Total Assets	$1,614,589	$523,853	$159,424	9.
	LIABILITIES				
10.	Deposits	$1,083,749	$417,463	$132,622	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	136,732	1,300	-	11.
12.	Demand notes issued to the U.S. Treasury	9,527	-	-	12.
13.	Other liabilities for borrowed money	265,245	57,474	13,135	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	20,330	5,670	1,117	15.
16.	Total Liabilities	1,515,583	481,907	146,874	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	1,379	100	-	19.
20.	Surplus	5,344	17,049	-	20.
21.	Undivided profits and capital reserves	92,283	24,797	12,784	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	0	234	23.
24.	Total Equity Capital	99,006	41,946	12,550	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$1,614,589	$523,853	$159,424	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$15,000,000	$7,000,000	$1,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.25	-	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	MANCHESTER AMOSKEAG BANK	MANCHESTER UNITED SAVINGS BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	
29.	Super NOW	5.50	-	4.25-5.00	29.
30.	Money market savings	5.75	5.50-8.43	5.75-6.00	30.
31.	Escrow funds	5.00	5.50	5.50	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	8.25	6.50-8.70	6.85-9.50	33.
34.	Negotiated rate certificates	8.60	7.10-8.75	7.85-9.00	34.
35.	Dividends paid on capital stock	-	$497	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NASHUA CORNERSTONE BANK	NASHUA NEW HAMPSHIRE SAVINGS BANK NORTH	NEWPORT SUGAR RIVER SAVINGS BANK	
	ASSETS				
1.	Cash & due from depository institutions	$773	$13,378	$2,468	1.
2.	Securities	4,603	6,670	11,538	2.
3.	Federal funds sold and securities purchased under agreements to resell	360	-	-	3.
4.	Loans and lease financing receivables, (net)	7,143	304,701	105,260	4.
5.	Premises and fixed assets	159	708	2,462	5.
6.	Other real estate owned	-	977	-	6
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	1,290	7.
8.	Other assets	436	12,821	1,000	8.
9.	Total Assets	$13,474	$339,255	$124,018	9.
	LIABILITIES				
10.	Deposits	$9,866	$251,131	$106,148	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	55,960	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	1,517	-	7,250	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	74	8,969	404	15.
16.	Total Liabilities	11,457	316,060	113,802	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	100	100	-	19.
20.	Surplus	1,900	12,867	5,388	20.
21.	Undivided profits and capital reserves	17	10,228	6,030	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	0	1,202	23.
24.	Total Equity Capital	2,017	23,195	10,216	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$13,474	$339,255	$124,018	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1986	$1,275,000	$10,000,000	$1,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.50	27.
28.	NOW (fixed rate)	5.25	5.00	5.25	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NASHUA CORNERSTONE BANK	NASHUA NEW HAMPSHIRE SAVINGS BANK NORTH	NEWPORT SUGAR RIVER SAVINGS BANK	
29.	Super NOW	-	-	-	29.
30.	Money market savings	6.30	5.40-5.50	5.50-6.00	30.
31.	Escrow funds	-	-	5.00	31.
32.	90 day notice	-	5.50-8.15	6.25	32.
33.	Money market certificates	-	8.00-9.25	6.25-9.00	33.
34.	Negotiated rate certificates	8.20-9.22	7.50-8.50	6.50-9.25	34.
35.	Dividends paid on capital stock	-	$507	-	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NORTH CONWAY FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	PLYMOUTH COMMUNITY GUARANTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$9,394	$12,825	$329	1.
2. Securities	34,698	31,743	1,536	2.
3. Federal funds sold and securities purchased under agreements to resell	-	1,625	2,700	3.
4. Loans and lease financing receivables, (net)	191,886	226,853	7,297	4.
5. Premises and fixed assets	2,971	6,769	402	5.
6. Other real estate owned	320	-	-	6.
7. Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8. Other assets	2,800	2,459	232	8.
9. Total Assets	$242,069	$282,274	$12,496	9.
LIABILITIES				
10. Deposits	$190,135	$231,900	$10,825	10.
11. Federal funds purchased & securities sold under agreements to repurchase	4,630	3,426	-	11.
12. Demand notes issued to the U.S. Treasury	2,813	-	-	12.
13. Other liabilities for borrowed money	28,499	25,071	-	13.
14. Subordinated notes & debentures	-	-	-	14.
15. Other liabilities	1,255	3,221	70	15.
16. Total Liabilities	227,332	263,618	10,895	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock	-	-	-	18.
19. Common stock	161	-	100	19.
20. Surplus	6,551	-	1,400	20.
21. Undivided profits and capital reserves	8,671	19,198	161	21.
22. Capital certificates	-	-	-	22.
23. LESS: Net unrealized loss on marketable equity securities	646	542	60	23.
24. Total Equity Capital	14,737	18,656	1,601	24.
25. Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$242,069	$282,274	$12,496	25.
GENERAL INFORMATION				
26. Surety coverage Period January 1, 1988 through December 31, 1988	$5,000,000	$2,000,000	$1,000,000	26
Rates of Interest Paid to Depositors				
27. Regular savings	5.50	5.50	5.75	27.
28. NOW (fixed rate)	-	-	5.00	28.

		NORTH CONWAY	PETERBOROUGH	PLYMOUTH	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	
29.	Super NOW	-	5.00-5.25	-	29.
30.	Money market savings	6.25	5.00-7.00	5.00-7.00	30.
31.	Escrow funds	-	5.50	-	31.
32.	90 day notice	5.50	-	-	32.
33.	Money market certificates	6.00	6.75-9.00	-	33.
34.	Negotiated rate certificates	7.00-8.40	7.00-9.35	6.00-9.00	34.
35.	Dividends paid on capital stock	$1,158	-	-	35.

		PORTSMOUTH	PORTSMOUTH	ROCHESTER	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK & TRUST	
	ASSETS				
1.	Cash & due from depository institutions	$2,431	$42,258	$28,432	1.
2.	Securities	17,244	32,080	96,688	2.
3.	Federal funds sold and securities purchased under agreements to resell	400	61,941	1,400	3.
4.	Loans and lease financing receivables, (net)	68,866	106,499	391,614	4.
5.	Premises and fixed assets	1,406	1,686	5,901	5.
6.	Other real estate owned	-	-	487	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	872	3,119	8,603	8.
9.	Total Assets	$91,219	$247,583	$533,125	9.
	LIABILITIES				
10.	Deposits	$83,371	$211,199	$370,105	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	10,169	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	113,092	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	233	2,031	5,728	15.
16.	Total Liabilities	83,604	213,230	499,094	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	-	-	600	19.
20.	Surplus	2,550	8,431	21,410	20.
21.	Undivided profits and capital reserves	5,069	25,922	12,021	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	4	0	0	23.
24.	Total Equity Capital	7,615	34,353	34,031	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$91,219	$247,583	$533,125	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$1.200.000	$3,000,000	$10,000,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50	5.50	5.00	27.
28.	NOW (fixed rate)	5.25	5.25	-	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PORTSMOUTH PISCATAQUA SAVINGS BANK	PORTSMOUTH PORTSMOUTH SAVINGS BANK	ROCHESTER BANKEAST SAVINGS BANK & TRUST	
29.	Super NOW	5.50	5.25-5.35	5.00-5.50	29.
30.	Money market savings	5.85-6.15	5.95-6.75	5.00-6.01	30.
31.	Escrow funds	5.50	5.00	5.00-5.50	31.
32.	90 day notice	6.00	6.00	-	32.
33.	Money market certificates	6.00-8.75	7.90-8.65	5.25-8.70	33.
34.	Negotiated rate certificates	6.25-9.00	-	6.00-8.52	34.
35.	Dividends paid on capital stock	-	-	-	35.

	CONSOLIDATED REPORT OF CONDITION	ROCHESTER	SALISBURY	SEABROOK	
	(in thousands of dollars)	FIRST NH BANKS GRANITE STATE	LIBERTY SAVINGS BANK	THE U.S. SAVINGS BANK OF AMERICA	
	ASSETS				
1.	Cash & due from depository institutions	$3,704	$802	$3,104	1.
2.	Securities	11,491	-	311	2.
3.	Federal funds sold and securities purchased under agreements to resell	6,295	-	500	3.
4.	Loans and lease financing receivables, (net)	130,632	-	8,804	4.
5.	Premises and fixed assets	1,637	-	117	5.
6.	Other real estate owned	37	-	102	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	1,972	14	75	8.
9.	Total Assets	$155,768	$816	$13,013	9.
	LIABILITIES				
10.	Deposits	$145,004	-	$11,187	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	1,000	13.
14.	Subordinated notes & debentures	-	-	-	14.
15.	Other liabilities	1,419	-	27	15.
16.	Total Liabilities	146,423	0	12,214	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	753	69	799	19.
20.	Surplus	4,501	631	398	20.
21.	Undivided profits and capital reserves	4,091	116	(398)	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24.	Total Equity Capital	9,345	816	799	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$155,768	$816	$13,013	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$5,000,000	-	$600,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.50-7.00	-	5.50	27.
28.	NOW (fixed rate)	5.00-5.25	-	5.25	28.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	ROCHESTER FIRST NH BANKS GRANITE STATE	SALISBURY LIBERTY SAVINGS BANK	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	
29.	Super NOW	5.00-6.00	-	-	29.
30.	Money market savings	5.50-8.00	-	5.75-7.00	30.
31.	Escrow funds	5.50	-	-	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	8.00-8.60	-	6.50-9.00	33.
34.	Negotiated rate certificates	8.00	-	-	34.
35.	Dividends paid on capital stock	$913	-	-	35.

		TILTON	WALPOLE	WINDHAM	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**IONA SAVINGS BANK**	**SAVINGS BANK OF WAPOLE**	**FORTUNE GUARANTY SAVINGS BANK**	
	ASSETS				
1.	Cash & due from depository institutions	$1.574	$3,628	$1,544	1.
2.	Securities	2.813	8,737	1,239	2.
3.	Federal funds sold and securities purchased under agreements to resell	-	4,713	1,270	3.
4.	Loans and lease financing receivables. (net)	29.176	62,339	59,867	4.
5.	Premises and fixed assets	628	922	978	5.
6.	Other real estate owned	-	-	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	-	-	7.
8.	Other assets	385	875	1,097	8.
9.	Total Assets	$34.576	$81,214	$65,995	9.
	LIABILITIES				
10.	Deposits	$31.518	$75,160	$45,359	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	800	-	-	11.
12.	Demand notes issued to the U.S. Treasury	-	-	-	12.
13.	Other liabilities for borrowed money	-	-	11,842	13.
14.	Subordinated notes & debentures	225	-	4,000	14.
15.	Other liabilities	319	259	279	15.
16.	Total Liabilities	32,862	75,419	61,480	16.
17.	Limited-life preferred stock	0	0	0	17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock	-	-	-	18.
19.	Common stock	-	-	427	19.
20.	Surplus	780	2.850	4.202	20.
21.	Undivided profits and capital reserves	986	3,805	(114)	21.
22.	Capital certificates	-	-	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	52	860	0	23.
24.	Total Equity Capital	1.714	5,795	4.515	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$34.576	$81.214	$65.995	25.
	GENERAL INFORMATION				
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$500.000	$1.500,000	$300,000	26.
	Rates of Interest Paid to Depositors:				
27.	Regular savings	5.00-6.50	5.25-7.25	5.50	27.
28.	NOW (fixed rate)	-	5.25-5.50	6.50	28.

		TILTON	WALPOLE	WINDHAM	
	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	**IONA SAVINGS BANK**	**SAVINGS BANK OF WAPOLE**	**FORTUNE GUARANTY SAVINGS BANK**	
29.	Super NOW	5.00-6.00	-	-	29.
30.	Money market savings	-	-	6.50-6.75	30.
31.	Escrow funds	-	5.00	-	31.
32.	90 day notice	-	-	-	32.
33.	Money market certificates	-	-	8.00-8.80	33.
34.	Negotiated rate certificates	6.00-10.50	7.50-8.25	8.50-9.30	34.
35.	Dividends paid on capital stock	-	-	-	35.

	CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK	
	ASSETS		
1.	Cash & due from depository institutions	$1,738	1.
2.	Securities	4,444	2.
3.	Federal funds sold and securities purchased under agreements to resell	1,600	3.
4.	Loans and lease financing receivables, (net)	52,642	4.
5.	Premises and fixed assets	824	5.
6.	Other real estate owned	-	6.
7.	Investments in unconsolidated subsidiaries & associated companies	-	7.
8.	Other assets	678	8.
9.	Total Assets	$61,926	9.
	LIABILITIES		
10.	Deposits	$57,597	10.
11.	Federal funds purchased & securities sold under agreements to repurchase	-	11.
12.	Demand notes issued to the U.S. Treasury	-	12.
13.	Other liabilities for borrowed money	-	13.
14.	Subordinated notes & debentures	-	14.
15.	Other liabilities	620	15.
16.	Total Liabilities	58,217	16.
17.	Limited-life preferred stock	0	17.
	EQUITY CAPITAL		
18.	Perpetual preferred stock	-	18.
19.	Common stock	169	19.
20.	Surplus	1,700	20.
21.	Undivided profits and capital reserves	2,030	21.
22.	Capital certificates	-	22.
23.	LESS: Net unrealized loss on marketable equity securities	190	23.
24.	Total Equity Capital	3,709	24.
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$61,926	25.
	GENERAL INFORMATION		
26.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,000,000	26.
	Rates of Interest Paid to Depositors:		
27.	Regular savings	5.50-6.00	27.
28.	NOW (fixed rate)	5.00	28.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)		WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK	
29.	Super NOW	-	29.
30.	Money market savings	5.25-6.50	30.
31.	Escrow funds	-	31.
32.	90 day notice	-	32.
33.	Money market certificates	-	33.
34.	Negotiated rate certificates	7.50-8.75	34.
35.	Dividends paid on capital stock	$91	35.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		AMHERST	CLAREMONT	CONCORD	
		GRANITE BANK	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$1.289	$10.290	$25,785	(a)
(b)	Int. income on bal. due from depository inst.	25	196	20	(b)
(c)	Interest & dividend income on securities	77	1.568	1,554	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	43	127	44	(e)
(f)	Total interest income	1,434	12.181	27,403	(f)
2.	Interest expense:				
(a)	Interest on deposits	828	8,330	13,826	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1	2	4,498	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	829	8.332	18,324	(f)
3.	Net interest income	605	3.849	9,079	3.
4.	Provision for loan & lease losses	22	155	968	4.
5.	Non-interest income	41	405	622	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	1	7	502	(a)
(b)	On loans	0	0	368	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	267	1.509	3,094	(a)
(b)	Expense of premises & fixed assets (net)	73	518	1,194	(b)
(c)	Other non-interest expense	384	1.026	2,246	(c)
(d)	Total non-interest expense	724	3.053	6,534	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	(99)	1.053	3,069	8.
(a)	Applicable income taxes	26	333	1,231	(a)
9.	Income/(loss) before extr. items and other adjs.	(125)	720	1,838	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	($125)	$720	$1,838	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CONCORD FIRST CAPITAL BANK	CONCORD MERRIMACK COUNTY SAVINGS BANK	CONCORD NEW HAMPSHIRE SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$22,317	$8,687	$91,517	(a)
(b)	Int. income on bal. due from depository inst.	30	-	67	(b)
(c)	Interest & dividend income on securities	4,914	3,399	13,093	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	602	127	249	(e)
(f)	Total interest income	27,863	12,213	104,926	(f)
2.	Interest expense:				
(a)	Interest on deposits	14,560	8,771	55,313	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	1,519	-	6,308	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	10	-	12,838	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	1,140	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	17,229	8,771	74,459	(f)
3.	Net interest income	10,634	3,442	30,467	3.
4.	Provision for loan & lease losses	705	12	7,262	4.
5.	Non-interest income	4,241	122	6,292	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	14	500	347	(a)
(b)	On loans	0	0	296	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	5,428	1,214	13,080	(a)
(b)	Expense of premises & fixed assets (net)	1,227	277	3,620	(b)
(c)	Other non-interest expense	4,954	884	10,816	(c)
(d)	Total non-interest expense	11,609	2,375	27,516	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,575	1,677	2,624	8.
(a)	Applicable income taxes	633	463	177	(a)
9.	Income/(loss) before extr. items and other adjs.	1,942	1,214	2,447	9.
10.	Extr. items & other adjs. net of income taxes	0	26	0	10.
11.	Net income/(loss)	$1,942	$1,188	$2,447	11.

		DOVER	DOVER	FRANKLIN	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	**SEACOAST SAVINGS BANK**	**SOUTHEAST BANK FOR SAVINGS**	**FRANKLIN SAVINGS BANK**	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$8,607	$25,523	$10,367	(a)
(b)	Int. income on bal. due from depository inst.	6	144	59	(b)
(c)	Interest & dividend income on securities	432	2,468	1,377	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	10	706	274	(e)
(f)	Total interest income	9,055	28,841	12,077	(f)
2.	Interest expense:				
(a)	Interest on deposits	4,926	16,626	8,166	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	570	896	5	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	5,496	17,522	8,171	(f)
3.	Net interest income	3,559	11,319	3,906	3.
4.	Provision for loan & lease losses	127	364	120	4.
5.	Non-interest income	77	670	228	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	(2)	(16)	945	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,369	3,467	1,592	(a)
(b)	Expense of premises & fixed assets (net)	434	883	758	(b)
(c)	Other non-interest expense	712	1,974	1,105	(c)
(d)	Total non-interest expense	2,515	6,324	3,455	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	992	5,285	1,504	8.
(a)	Applicable income taxes	370	1,801	355	(a)
9.	Income/(loss) before extr. items and other adjs.	622	3,484	1,149	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$622	$3,484	$1,149	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	GREENVILLE VILLAGE SAVINGS BANK	HANOVER DARTMOUTH BANKING COMPANY	KEENE CHESHIRE COUNTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2,277	$29,178	$28,182	(a)
(b)	Int. income on bal. due from depository inst.	-	990	168	(b)
(c)	Interest & dividend income on securities	134	820	2,541	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	25	285	1,029	(e)
(f)	Total interest income	2,436	31,273	31,920	(f)
2.	Interest expense:				
(a)	Interest on deposits	1,495	17,531	19,497	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	101	45	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	7	4,423	1,932	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	1,502	22,055	21,474	(f)
3.	Net interest income	934	9,218	10,446	3.
4.	Provision for loan & lease losses	24	1,535	270	4.
5.	Non-interest income	104	411	1,085	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	0	0	223	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	411	1,719	3,639	(a)
(b)	Expense of premises & fixed assets (net)	66	642	812	(b)
(c)	Other non-interest expense	376	3,744	2,360	(c)
(d)	Total non-interest expense	853	6,105	6,811	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	161	1,989	4,673	8.
(a)	Applicable income taxes	42	683	1,565	(a)
9.	Income/(loss) before extr. items and other adjs.	119	1,306	3,108	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$119	$1,306	$3,108	11.

	CONSOLIDATED REPORT OF INCOME	KEENE	LACONIA	LACONIA	
	(in thousands of dollars)	GRANITE BANK OF KEENE	FIRST CENTRAL BANK	LACONIA SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$10,210	$32,496	$15,816	(a)
(b)	Int. income on bal. due from depository inst.	15	132	415	(b)
(c)	Interest & dividend income on securities	2,526	4,096	2,871	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	15	376	856	(e)
(f)	Total interest income	12,766	37,100	19,958	(f)
2.	Interest expense:				
(a)	Interest on deposits	6,529	19,646	14,035	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	991	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	2,142	1,909	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	8	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	8,671	22,554	14,035	(f)
3.	Net interest income	4,095	14,546	5,923	3.
4.	Provision for loan & lease losses	267	1,063	300	4.
5.	Non-interest income	819	2,040	432	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	1,220	(1,650)	1,203	(a)
(b)	On loans	0	0	(57)	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,470	5,780	1,762	(a)
(b)	Expense of premises & fixed assets (net)	494	1,513	776	(b)
(c)	Other non-interest expense	923	5,217	1,011	(c)
(d)	Total non-interest expense	2,887	12,510	3,549	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,980	1,363	3,652	8.
(a)	Applicable income taxes	1,100	(245)	1,190	(a)
9.	Income/(loss) before extr. items and other adjs.	1,880	1,608	2,462	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$1,880	$1,608	$2,462	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		LANCASTER	LEBANON	LITTLETON	
		THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$4.373	$14.140	$30,725	(a)
(b)	Int. income on bal. due from depository inst.	-	75	1,006	(b)
(c)	Interest & dividend income on securities	648	1.921	1,221	(c)
(d)	Int. income from assets held in trading accounts	-	4	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	154	547	308	(e)
(f)	Total interest income	5,175	16.687	33,260	(f)
2.	Interest expense:				
(a)	Interest on deposits	3,342	11,061	17,998	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	251	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	159	5,547	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	3,342	11,220	23,796	(f)
3.	Net interest income	1,833	5,467	9,464	3.
4.	Provision for loan & lease losses	43	180	1,300	4.
5.	Non-interest income	112	357	2,377	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	87	3.182	450	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	696	1,784	2,777	(a)
(b)	Expense of premises & fixed assets (net)	159	489	771	(b)
(c)	Other non-interest expense	524	1,046	4,192	(c)
(d)	Total non-interest expense	1,379	3.319	7,740	(d)
8	Income/(loss) before income taxes, extraordinary items & other adjustments	610	5.507	3,251	8.
(a)	Applicable income taxes	165	1.466	1.264	(a)
9.	Income/(loss) before extr. items and other adjs.	445	4.041	1.987	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$445	$4.041	$1.987	11.

	CONSOLIDATED REPORT OF INCOME	MANCHESTER	MANCHESTER	MEREDITH	
	(in thousands of dollars)	AMOSKEAG BANK	UNITED SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$123,900	$47,469	$13,915	(a)
(b)	Int. income on bal. due from depository inst.	51	2,313	9	(b)
(c)	Interest & dividend income on securities	12,314	1,451	849	(c)
(d)	Int. income from assets held in trading accounts	45	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,918	400	24	(e)
(f)	Total interest income	138,228	51,633	14,797	(f)
2.	Interest expense:				
(a)	Interest on deposits	63,710	30,641	8,730	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	7,215	203	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	23,538	5,074	647	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	94,463	35,918	9,377	(f)
3.	Net interest income	43,765	15,715	5,420	3.
4.	Provision for loan & lease losses	10,587	3,452	140	4.
5.	Non-interest income	23,366	1,017	298	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	2,140	668	71	(a)
(b)	On loans	224	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	15,253	3,848	1,937	(a)
(b)	Expense of premises & fixed assets (net)	4,308	1,124	691	(b)
(c)	Other non-interest expense	30,651	7,155	917	(c)
(d)	Total non-interest expense	50,212	12,127	3,545	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	8,696	1,821	2,104	8.
(a)	Applicable income taxes	924	635	760	(a)
9.	Income/(loss) before extr. items and other adjs.	7,772	1,186	1,344	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$7,772	$1,186	$1,344	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NASHUA	NASHUA	NEWPORT	
		CORNERSTONE BANK	NEW HAMPSHIRE SAVINGS BANK SOUTH	SUGAR RIVER SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$589	$31,508	$10.790	(a)
(b)	Int. income on bal. due from depository inst.	2	507	79	(b)
(c)	Interest & dividend income on securities	395	282	873	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	70	279	16	(e)
(f)	Total interest income	1,056	32,576	11,758	(f)
2.	Interest expense:				
(a)	Interest on deposits	578	17,536	6,858	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	5,128	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	123	-	499	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	701	22,664	7,357	(f)
3.	Net interest income	355	9,912	4,401	3.
4.	Provision for loan & lease losses	8	615	120	4.
5.	Non-interest income	26	2,027	367	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	22	(5)	(45)	(a)
(b)	On loans	0	151	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	101	3,778	1,660	(a)
(b)	Expense of premises & fixed assets (net)	138	1,239	592	(b)
(c)	Other non-interest expense	154	5,227	886	(c)
(d)	Total non-interest expense	393	10,244	3.138	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2	1,226	1,465	8.
(a)	Applicable income taxes	0	992	420	(a)
9.	Income/(loss) before extr. items and other adjs.	2	234	1.045	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$2	$234	$1.045	11.

		NORTH CONWAY	PETERBOROUGH	PLYMOUTH	
	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	FIRST NH WHITE MOUNTAIN BANK	PETERBOROUGH SAVINGS BANK	COMMUNITY GUARANTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$18,810	$22,023	$287	(a)
(b)	Int. income on bal. due from depository inst.	251	447	5	(b)
(c)	Interest & dividend income on securities	2,357	2,170	134	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	11	70	52	(e)
(f)	Total interest income	21,429	24,710	478	(f)
2.	Interest expense:				
(a)	Interest on deposits	11,324	15,118	248	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	718	286	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1,249	2,224	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	43	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	13,334	17,628	248	(f)
3.	Net interest income	8,095	7,082	230	3.
4.	Provision for loan & lease losses	276	208	65	4.
5.	Non-interest income	570	795	12	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	(183)	(189)	0	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	2,772	3,415	188	(a)
(b)	Expense of premises & fixed assets (net)	745	1,131	139	(b)
(c)	Other non-interest expense	2,376	2,114	189	(c)
(d)	Total non-interest expense	5,893	6,660	516	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	2,313	820	(339)	8.
(a)	Applicable income taxes	404	183	0	(a)
9.	Income/(loss) before extr. items and other adjs.	1,909	637	(339)	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$1,909	$637	($339)	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PORTSMOUTH PISCATAQUA SAVINGS BANK	PORTSMOUTH PORTSMOUTH SAVINGS BANK	ROCHESTER BANKEAST SAVINGS BANK & TRUST	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$6,337	$9,747	$41,779	(a)
(b)	Int. income on bal. due from depository inst.	145	465	77	(b)
(c)	Interest & dividend income on securities	1,322	3,745	9,092	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	153	7,501	129	(e)
(f)	Total interest income	7,957	21,458	51,077	(f)
2.	Interest expense:				
(a)	Interest on deposits	5,621	14,197	22,510	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	-	1,096	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	9,451	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	5,621	14,197	33,057	(f)
3.	Net interest income	2,336	7,261	18,020	3.
4.	Provision for loan & lease losses	15	0	1,553	4.
5.	Non-interest income	101	201	1,568	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	(12)	378	1,086	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	497	2,038	5,643	(a)
(b)	Expense of premises & fixed assets (net)	177	643	1,931	(b)
(c)	Other non-interest expense	554	885	6,719	(c)
(d)	Total non-interest expense	1,228	3,566	14,293	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	1,182	4,274	4,828	8.
(a)	Applicable income taxes	374	1,143	889	(a)
9.	Income/(loss) before extr. items and other adjs.	808	3,131	3,939	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$808	$3,131	$3,939	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ROCHESTER FIRST NH BANKS GRANITE STATE	SALISBURY LIBERTY SAVINGS BANK	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$14.410	$236	$1,085	(a)
(b)	Int. income on bal. due from depository inst.	-	47	82	(b)
(c)	Interest & dividend income on securities	1.035	-	13	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	105	-	54	(e)
(f)	Total interest income	15,550	283	1,234	(f)
2.	Interest expense:				
(a)	Interest on deposits	9,168	-	690	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	40	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	1	209	111	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	9,209	209	801	(f)
3.	Net interest income	6,341	74	433	3.
4.	Provision for loan & lease losses	590	0	0	4.
5.	Non-interest income	941	0	46	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	13	0	0	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1.579	-	249	(a)
(b)	Expense of premises & fixed assets (net)	543	5	83	(b)
(c)	Other non-interest expense	1.786	11	322	(c)
(d)	Total non-interest expense	3.908	16	654	(d)
8.	Income/(loss) before income taxes. extraordinary items & other adjustments	2.797	58	(175)	8.
(a)	Applicable income taxes	864	0	0	(a)
9.	Income/(loss) before extr. items and other adjs.	1.933	58	(175)	9.
10.	Extr. items & other adjs. net of income taxes	278	0	0	10.
11.	Net income/(loss)	$1.655	$58	($175)	11.

CONSOLIDATED REPORT OF INCOME

	(in thousands of dollars)	TILTON	WALPOLE	WINDHAM	
		IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	FORTUNE GUARANTY SAVINGS BANK	
1.	Interest income:				
(a)	Interest & fee income on loans and leases	$2,546	$5,905	$6,311	(a)
(b)	Int. income on bal. due from depository inst.	98	21	27	(b)
(c)	Interest & dividend income on securities	234	631	112	(c)
(d)	Int. income from assets held in trading accounts	-	-	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	27	372	113	(e)
(f)	Total interest income	2,905	6,929	6,563	(f)
2.	Interest expense:				
(a)	Interest on deposits	1,921	4,817	3,222	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	6	-	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	-	938	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	-	24	(d)
(e)	Int. on notes & debs. subordinated to deposits	18	-	193	(e)
(f)	Total interest expense	1,945	4,817	4,377	(f)
3.	Net interest income	960	2,112	2,186	3.
4.	Provision for loan & lease losses	21	83	495	4.
5.	Non-interest income	44	214	35	5.
6.	Gains/(losses):				
(a)	On sec. not held in trading accounts	(1)	(216)	0	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	287	757	656	(a)
(b)	Expense of premises & fixed assets (net)	89	281	264	(b)
(c)	Other non-interest expense	292	580	751	(c)
(d)	Total non-interest expense	668	1,618	1,671	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	314	409	55	8.
(a)	Applicable income taxes	117	97	0	(a)
9.	Income/(loss) before extr. items and other adjs.	197	312	55	9.
10.	Extr. items & other adjs. net of income taxes	0	0	0	10.
11.	Net income/(loss)	$197	$312	$55	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

		WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK	
1.	Interest income:		
(a)	Interest & fee income on loans and leases	$5,189	(a)
(b)	Int. income on bal. due from depository inst.	-	(b)
(c)	Interest & dividend income on securities	354	(c)
(d)	Int. income from assets held in trading accounts	-	(d)
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	163	(e)
(f)	Total interest income	5,706	(f)
2.	Interest expense:		
(a)	Interest on deposits	3,508	(a)
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	-	(b)
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	-	(c)
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	(e)
(f)	Total interest expense	3,508	(f)
3.	Net interest income	2,198	3.
4.	Provision for loan & lease losses	66	4.
5.	Non-interest income	184	5.
6.	Gains/(losses):		
(a)	On sec. not held in trading accounts	(2)	(a)
(b)	On loans	0	(b)
7.	Non-interest expense:		
(a)	Salaries & employee benefits	790	(a)
(b)	Expense of premises & fixed assets (net)	373	(b)
(c)	Other non-interest expense	445	(c)
(d)	Total non-interest expense	1,608	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	706	8.
(a)	Applicable income taxes	186	(a)
9.	Income/(loss) before extr. items and other adjs.	520	9.
10.	Extr. items & other adjs. net of income taxes	0	10.
11.	Net income/(loss)	$520	11.

10

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS (rounded to nearest dollar)	CONCORD FIRST CAPITAL BANK	CONCORD NEW HAMPSHIRE SAVINGS BANK	LACONIA FIRST CENTRAL BANK	
	AS TRUSTEE AND EXECUTOR				
	ASSETS				
1.	Bank:				
(a)	Demand deposits	($33,000)	$70,807	$8,594,863	(a)
(b)	Other deposits	1,645,000	1,035,136	3,760,382	(b)
2.	Money market funds	15,862,000	3,419,087	-	2.
3.	Government, state & municipal obligations	21,583,000	2,496,710	14,176,982	3.
4.	Other bonds & notes	2,280,000	7,534,940	7,780,991	4.
5.	Corporate stocks	32,919,000	8,779,306	15,293,867	5.
6.	Real estate	-	69,319	406,656	6.
7.	Other assets	6,323,000	910,565	10,447,317	7.
8.	Total Assets	$80,579,000	$24,315,870	$60,461,058	8.
	LIABILITIES				
9.	Principal				
(a)	Invested	$80,612,000	$24,245,063	$59,646,514	(a)
(b)	Uninvested	(33,000)	67,026	(22,915)	(b)
10.	Income:				
(a)	Invested	-	-	834,541	(a)
(b)	Uninvested	-	3,781	2,918	(b)
11.	Notes payable	-	-	-	11.
12.	Other liabilities	-	-	-	12.
13.	Total Liabilities	$80,579,000	$24,315,870	$60,461,058	13.
	AS AGENT				
	ASSETS				
14.	Bank:				
(a)	Demand deposits	($25,000)	$266,644	$6,685,326	(a)
(b)	Other deposits	450,000	4,192,779	4,133,943	(b)
15.	Money market funds	5,610,000	11,649,982	-	15.
16.	Government, state & municipal obligations	25,748,000	10,840,308	3,768,606	16.
17.	Other bonds & notes	1,228,000	5,827,402	3,953,724	17.
18.	Corporate stocks	11,738,000	16,551,818	4,285,875	18.
19.	Real estate	-	173,375	-	19.
20.	Other assets	72,619,000	8,008	1,374,519	20.
21.	Total Assets	$117,368,000	$49,510,316	$24,201,993	21.
	LIABILITIES				
22.	Principal:				
(a)	Invested	$117,393,000	$49,240,133	$1,373	(a)
(b)	Uninvested	(25,000)	248,932	24,118,530	(b)
23.	Income:				
(a)	Invested	-	-	84,196	(a)
(b)	Uninvested	-	21,251	(2,106)	(b)
24.	Notes payable	-	-	-	24.
25.	Other liabilities	-	-	-	25.
26.	Liabilities	$117,368,000	$49,510,316	$24,201,993	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

(rounded to nearest dollar)

		MANCHESTER AMOSKEAG BANK	
	AS TRUSTEE AND EXECUTOR		
	ASSETS		
1.	Bank:		
(a)	Demand deposits	$4,874,904	(a)
(b)	Other deposits	13,997,585	(b)
2.	Money market funds	37,765,560	2.
3.	Government, state & municipal obligations	44,815,680	3.
4.	Other bonds & notes	64,329,682	4.
5.	Corporate stocks	117,744,396	5.
6.	Real estate	2,986,625	6.
7.	Other assets	30,051,635	7.
8.	Total Assets	$316,566,067	8.
	LIABILITIES		
9.	Principal		
(a)	Invested	$315,629,667	(a)
(b)	Uninvested	1,589,797	(b)
10.	Income:		
(a)	Invested	(653,397)	(a)
(b)	Uninvested	-	(b)
11.	Notes payable	-	11.
12.	Other liabilities	-	12.
13.	Total Liabilities	$316,566,067	13.
	AS AGENT		
	ASSETS		
14.	Bank:		
(a)	Demand deposits	$928,554	(a)
(b)	Other deposits	2,666,206	(b)
15.	Money market funds	7,193,440	15.
16.	Government, state & municipal obligations	8,536,320	16.
17.	Other bonds & notes	12,253,272	17.
18.	Corporate stocks	22,427,504	18.
19.	Real estate	568,881	19.
20.	Other assets	5,724,121	20.
21.	Total Assets	$60,298,298	21.
	LIABILITIES		
22.	Principal		
(a)	Invested	$60,119,936	(a)
(b)	Uninvested	302,818	(b)
23.	Income		
(a)	Invested	(124,456)	(a)
(b)	Uninvested	-	(b)
24.	Notes payable	-	24.
25	Other liabilities	-	25.
26.	Total Liabilities	$60,298,298	26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS
NUMBER OF SAVINGS BANKS REPORTING: 37
DECEMBER 31, 1988
(in thousands)

			% of Total Assets
	ASSETS		
1.	Cash & due from depository institutions	$364.288	3.96%
2.	Securities	990.437	10.78%
3.	Federal funds sold and securities purchased under agreements to resell	210.233	2.29%
4.	Loans and lease financing receivables, (net)	7.205.788	78.40%
5.	Premises and fixed assets	130.351	1.42%
6.	Other real estate owned	14.588	0.16%
7.	Investments in unconsolidated subsidiaries & associated companies	25,034	0.27%
8.	Other assets	250.712	2.73%
9.	Total Assets	$9,191.431	100.00%
	LIABILITIES		
10.	Deposits	$7,091,977	77.16%
11.	Federal funds purchased & securities sold under agreements to repurchase	317.235	3.45%
12.	Demand notes issued to the U.S. Treasury	12.340	0.13%
13.	Other liabilities for borrowed money	969,753	10.55%
14.	Subordinated notes & debentures	4.225	0.05%
15.	Other liabilities	89,804	0.98%
16.	Total Liabilities	8,485.334	92.32%
17.	Limited-life preferred stock	0	0.00%
	EQUITY CAPITAL		
18.	Perpetual preferred stock	0	0.00%
19.	Common stock	10,309	0.11%
20.	Surplus	296,897	3.23%
21.	Undivided profits and capital reserves	407,821	4.44%
22.	Capital certificates	0	0.00%
23.	LESS: Net unrealized loss on marketable equity securities	8,930	0.10%
24.	Total Equity Capital	706.097	7.68%
25.	Total Liabilities, Limited-Life Preferred Stock, and Equity Capital	$9,191.431	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
SAVINGS BANKS
December 31, 1988
(in thousands)

1.	Interest income:	
(a)	Interest & fee income on loans and leases	$734,615
(b)	Int. income on bal. due from depository inst.	7,974
(c)	Interest & dividend income on securities	83,023
(d)	Int. income from assets held in trading accounts	49
(e)	Int. income on fed. funds sold & securities purchased under agreements to resell	17,234
(f)	Total interest income	842,895
2.	Interest expense:	
(a)	Interest on deposits	462,877
(b)	Expense of federal funds purchased and securities sold under agreements to repurchase	23,907
(c)	Interest on demand notes issued to the U.S. Treasury and on other borrowed money	79,003
(d)	Interest on mortgage indebtedness & obligations under capitalized leases	1,215
(e)	Int. on notes & debs. subordinated to deposits	211
(f)	Total interest expense	567,213
3.	Net interest income	275,682
4.	Provision for loan & lease losses	33,011
5.	Non-interest income	52,247
6.	Gains/(losses):	
(a)	On sec. not held in trading accounts	10,738
(b)	On loans	982
7.	Non-interest expense:	
(a)	Salaries & employee benefits	96,506
(b)	Expense of premises & fixed assets (net)	29,202
(c)	Other non-interest expense	105,508
(d)	Total non-interest expense	231,216
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	75,422
(a)	Applicable income taxes	20,607
9.	Income/(loss) before extr. items and other adjs.	54,815
10.	Extr. items & other adjs. net of income taxes	304
11.	Net income/(loss)	$ 54,511

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS
NUMBER OF SAVINGS BANKS REPORTING: 4
DECEMBER 31, 1988
(rounded to nearest dollar) 13

			% of Total Assets
	AS TRUSTEE AND EXECUTOR		
	ASSETS		
1.	Bank:		
(a)	Demand deposits	$13,507,574	2.80%
(b)	Other deposits	20,438,103	4.24%
2.	Money market funds	57,046,647	11.84%
3.	Government, state & municipal obligations	83,072,372	17.24%
4.	Other bonds & notes	81,925,613	17.00%
5.	Corporate stocks	174,736,569	36.26%
6.	Real estate	3,462,600	0.72%
7.	Other assets	47,732,517	9.90%
8.	Total Assets	$481,921,995	100.00%
	LIABILITIES		
9.	Principal		
(a)	Invested	$480,133,244	99.63%
(b)	Uninvested	1,600,908	0.33%
10.	Income:		
(a)	Invested	181,144	0.04%
(b)	Uninvested	6,699	0.00%
11.	Notes payable	0	0.00%
12.	Other liabilities	0	0.00%
13.	Total Liabilities	$481,921,995	100.00%
	AS AGENT		
	ASSETS		
14.	Bank:		
(a)	Demand deposits	$7,855,524	3.12%
(b)	Other deposits	11,442,928	4.55%
15.	Money market funds	24,453,422	9.73%
16.	Government, state & municipal obligations	48,893,234	19.45%
17.	Other bonds & notes	23,262,398	9.25%
18.	Corporate stocks	55,003,197	21.88%
19.	Real estate	742,256	0.30%
20.	Other assets	79,725,648	31.72%
21.	Total Assets	$251,378,607	100.00%
	LIABILITIES		
22.	Principal:		
(a)	Invested	$226,754,442	90.20%
(b)	Uninvested	24,645,280	9.80%
23.	Income:		
(a)	Invested	(40,260)	-0.02%
(b)	Uninvested	19,145	0.01%
24.	Notes payable	0	0.00%
25.	Other liabilities	0	0.00%
26.	Total Liabilities	$251,378,607	100.00%

ABSTRACTS OF THE ANNUAL REPORT OF COOPERATIVE BANKS SHOWING LOCATION, NAMES OF OFFICERS AND TRUSTEES

EXETER

FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE

ONE CENTER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-9324

(Year of Incorporation - 1892)

BRANCHES

53 Lincoln Street, Exeter, NH 03833
Tel. 778-7131

354 Central Street, Franklin, NH 03235
Tel. 934-3125

Route 111, Hampstead, NH 03841
Tel. 329-5449

Main & Wright Streets, Raymond, NH 03077
Tel. 895-9032

Portsmouth Avenue & Winnicut Road, Stratham, NH 03885
Tel. 772-5530

OFFICERS

PRESIDENT

** Steven F. Shea

SENIOR VICE PRESIDENT

Bruce K. Lundgren

VICE PRESIDENT/TREASURER

James H. Miller

ASS'T. VICE PRESIDENTS

Joseph A. Gorski
Cathy C. Rizzi
Marjorie A. Starkey
Frederick E. Towne

ASS'T. TREASURER

James K. Griswold

LOAN OFFICER

Philip Cava

INTERNAL AUDITOR

Gerald A. Goodwin

BRANCH MANAGERS

Wayne Davis
Richard H. Gordon
Janet Hurley
Judith A. Pevine

DIRECTORS

John A. Bell
Dwight W. Brown
* Joseph J. Giordani
Henry J. Mazalewski
John J. McDevitt
* Donald N. Story
* Wesley S. Nickerson
Edwin L. Saari
* Steven F. Shea
* Roger P. Sloan
Garry T. Melia

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK

P.O. BOX 1020 - 40 HIGH STREET
HAMPTON, NEW HAMPSHIRE 03842
TEL. 926-3339

(Year of Incorporation - 1915)

OFFICERS

CHAIRMAN OF THE BOARD

D. Malcolm Hamilton

PRESIDENT

** Norman N. Merrill

VICE PRESIDENTS

Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

ASSISTANT VICE PRESIDENT

Sheila T. Francoeur

COMPTROLLER

Robert J. Seeber

DIRECTORS

* Charles B. Bailey
Stanwood Brown
H. Alfred Casassa
* D. Malcolm Hamilton
Norman N. Merrill
Donald R. Palmer
David J. Power
Terry M. Savage
* Theodore J. Scott

---

* Investment Committee Members
** Chief Executive Officer

KEENE

FIRST NORTHERN CO-OPERATIVE BANK
100 MAIN STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 357-2525
(Year of Incorporation - 1912)

OFFICERS

CHAIRMAN OF THE BOARD

** Jonathon K. Heffron

SENIOR VICE PRESIDENTS

Edward Manzi, Jr.
Robert A. Namislo

VICE PRESIDENTS

Michael Demers
Donald Glachman
Mary Houten-Kemp
Alan Howard
Jo Renaccio
Randolph Westergren
Michael Winton

DIRECTORS

* Whalen B. Dunn
Donald Glachman
Richard Glachman
* Jonathon K. Heffron
William Lynch
Donna Mastrocco
* Russell Tumsuden

---

* Investment Committee Members
** Chief Executive Officer

MILFORD

MILFORD CO-OPERATIVE BANK

P.O. BOX 79 - SOUTH STREET
MILFORD, NEW HAMPSHIRE 03055-0079
TEL. 673-2303

(Year of Incorporation - 1890)

BRANCHES

Route 101A, Amherst, NH 03031
Tel. 673-0018

Main Street, Brookline, NH 03033
Tel. 673-9035

Main Street, Mont Vernon, NH 03057
Tel. 673-0833

OFFICERS

CHAIRMAN OF THE BOARD
Samuel G. Proctor

PRESIDENT/TREASURER
** Richard D. D'Amato

SR. VICE PRESIDENT
Frank J. Fomanelli

VICE PRESIDENTS
Donald R. Blanchette
Charlene A. Dooley
Mary E. Higley

ASS'T. VICE PRESIDENT
Daniel L. Yoke

ASS'T. TREASURER
Allen G. White

LOAN OFFICER
Steven J. Gendron

SECRETARY
Chester M. Hall

DIRECTORS

* Richard D. D'Amato
James F. Enright
Chester M. Hall
* William B. Haughey
William E. Kokko
Frederick R. Lofgren
* J. Justin Pestana, Jr.
Samuel G. Proctor
Ronald Violette

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
P.O. BOX 158 - ROUTE 125
PLAISTOW, NEW HAMPSHIRE 03865
TEL. 382-8525

(Year of Incorporation - 1916)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Hansbury

PRESIDENT/SECRETARY
** Donald E. Wood

EXECUTIVE VICE PRESIDENT/ ASS'T. SECRETARY
Thomas T. Thornton

ASS'T. VICE PRESIDENT/ TREASURER
Shirley E. Francis

VICE PRESIDENT
Dennis Edmondson

ASS'T. VICE PRESIDENTS
Gloria Dodge
Bernadine FitzGerald

LOAN OFFICERS
Eric Brown
Eileen Hall

INTERNAL AUDITOR
Donna C. Wood

DIRECTORS

* Paul J. Auger
* David Beaulieu
* John E. Hansbury
F. Carroll Heselton
* Leo M. Prenaveau
Fred B. Smith
* Edward B. Vandewater
Donald E. Wood

---

* Investment Committee Members
** Chief Executive Officer

SALEM

SALEM CO-OPERATIVE BANK

3 SOUTH BROADWAY
SALEM. NEW HAMPSHIRE 03079
TEL. 898-2153

(Year of Incorporation - 1922)

OFFICERS

CHAIRMAN OF THE BOARD
Lavington J. Dyson

PRESIDENT
** Kelly P. Dahood

VICE PRESIDENT
Nadema A. Gemmell

TREASURER
Ann R. Lally

ASS'T. TREASURERS
Lorraine Martin
Alice Shadallah
Barbara A. Sweeney

DIRECTORS

* David A. Beshara
* Kelly P. Dahood
* Lavington J. Dyson
Nadema A. Gemmell
Lloyd G. MacLean
Chester Milnes
Royal Roulston
Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

CONSOLIDATED REPORT OF CONDITION
AND
CONSOLIDATED ANALYSIS
OF EARNINGS, PROFITS,
DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AND
GENERAL INFORMATION

	CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	EXETER FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON HAMPTON CO-OPERATIVE BANK	KEENE FIRST NORTHERN CO-OPERATIVE BANK	
	ASSETS				
1.	Cash and due from banks	$4,480,598	$1,721,687	$9,609,137	1.
2.	U.S. Government obligations	6,507,518	1,493,596	4,209,011	2.
3.	U.S. Goverment agencies	9,048,466	4,485,209	-	3.
4.	State, county and municipal obligations	-	-	59,925	4.
5.	Other bonds, notes and debentures	1,948,213	15,545,903	236,366	5.
6.	Federal Home Loan Bank stock	935,000	534,700	1,550,000	6.
7.	Other stocks	1,425,743	762,415	273,736	7.
8.	Total securities	19,864,940	22,821,823	6,329,038	8.
9.	LESS: premium and valuation reserves	0	0	0	9.
10.	Overnight deps. & secur. purchased under agt. to resell	19,609	0	29,563	10.
11.	Real estate loans	105,012,517	62,594,451	97,782,864	11.
12.	Other loans and leases	15,633,331	4,207,761	14,873,171	12.
13.	Total loans	120,645,848	66,802,212	112,656,035	13.
14.	LESS: reserve for loan and lease losses	301,751	228,738	518,464	14.
15.	Bank premises (net)	2,210,528	591,674	1,509,410	15.
16.	Leasehold improvements (net)	-	-	129,203	16.
17.	Furniture, fixtures and equipment (net)	161,560	77,746	986,285	17.
18.	Investment in unconsolidated subs. & other affiliates	-	-	4,735,319	18.
19.	Other real estate owned	-	-	94,778	19.
20.	Other assets	3,387,205	706,654	12,271,721	20.
21.	Total Assets	$150,468,537	$92,493,058	$147,832,025	21.
	LIABILITIES				
22.	Time/savings shares and deposits	$124,906,049	$82,395,725	$118,959,700	22.
23.	Advances from FHLB	3,449,000	500,000	20,390,161	23.
24.	Other funds borrowed	1,015,000	1,091,726	751,000	24.
25.	Other liabilities	1,892,824	607,795	3,222,520	25.
26.	Subordinated notes and debentures	-	-	-	26.
27.	Total Liabilities	131,262,873	84,595,246	143,323,381	27.
	CAPITAL				
28.	Common stock (par value)	100,000	200,000	1,250	28.
29.	Guaranty fund	4,192,108	2,300,000	3,782,500	29.
30.	Surplus	12,079,516	2,845,539	2,787,422	30.

	CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	EXETER FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON HAMPTON CO-OPERATIVE BANK	KEENE FIRST NORTHERN CO-OPERATIVE BANK	
31.	Net undivided profits	2,834,040	-	(2,062,528)	31.
32.	Other capital reserves	-	2,552,273	-	32.
33.	Total Capital	19,205,664	7,897,812	4,508,644	33.
34.	Total Liabilities and Capital	$150,468,537	$92,493,058	$147,832,025	34.
	GENERAL INFORMATION				
35.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,500,000	$1,000,000	$1,500,000	35.
	Rates of Interest Paid to Depositors:				
36.	Regular savings	5.50	5.50	5.50	36.
37.	NOW (fixed rate)	5.25	5.25	5.25	37.
38.	Super NOW	5.25-5.30	5.00	5.25	38.
39.	Money market savings	5.25-6.32	6.00	6.09	39.
40.	Escrow funds	5.00	-	2.50	40.
41.	90-day notice	6.00-7.60	6.00-7.00	5.75	41.
42.	Money market certificates	6.00-9.00	8.25	7.30-8.40	42.
43.	Negotiated rate certificates	6.10-8.62	7.00-9.25	7.50-8.50	43.

		MILFORD	PLAISTOW	SALEM	
	CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	**MILFORD CO-OPERATIVE BANK**	**PLAISTOW CO-OPERATIVE BANK**	**SALEM CO-OPERATIVE BANK**	
	ASSETS				
1.	Cash and due from banks	$12,213,875	$1,768,123	$26,621,523	1.
2.	U.S. Government obligations	1,999,157	-	-	2.
3.	U.S. Goverment agencies	106,062	-	15,274,901	3.
4.	State, county and municipal obligations	-	-	-	4.
5.	Other bonds, notes and debentures	834,654	-	43,225	5.
6.	Federal Home Loan Bank stock	506,800	1,003,500	647,900	6.
7.	Other stocks	831,291	1,068,714	556,976	7.
8.	Total securities	4,277,964	2,072,214	16,523,002	8.
9.	LESS: premium and valuation reserves	438,694	0	0	9.
10.	Overnight deps. & secur. purchased under agt. to resell	10,649,058	2,914,626	1,703,363	10.
11.	Real estate loans	55,070,084	112,115,163	66,363,464	11.
12.	Other loans and leases	10,593,013	9,909,565	2,733,403	12.
13.	Total loans	65,663,097	122,024,728	69,096,867	13.
14.	LESS: reserve for loan and lease losses	10,225	89,195	0	14.
15.	Bank premises (net)	972,462	931,733	916,080	15.
16.	Leasehold improvements (net)	-	-	-	16.
17.	Furniture, fixtures and equipment (net)	219,036	239,996	73,764	17.
18.	Investment in unconsolidated subs. & other affiliates	-	-	-	18.
19.	Other real estate owned	-	366,392	-	19.
20.	Other assets	853,663	1,055,452	1,115,707	20.
21.	Total Assets	$94,400,236	$131,284,069	$116,050,306	21.
	LIABILITIES				
22.	Time/savings shares and deposits	$77,385,307	$110,398,931	$103,239,452	22.
23.	Advances from FHLB	5,000,000	12,325,000	-	23.
24.	Other funds borrowed	1,195,305	-	-	24.
25.	Other liabilities	216,408	1,171,100	327,904	25.
26.	Subordinated notes and debentures	-	-	-	26.
27.	Total Liabilities	83,797,020	123,895,031	103,567,356	27.
	CAPITAL				
28.	Common stock (par value)	653,217	-	-	28.
29.	Guaranty fund	1,962,610	3,369,096	3,954,819	29.
30.	Surplus	7,987,389	4,019,942	6,694,135	30.

		MILFORD	PLAISTOW	SALEM	
	CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	**MILFORD CO-OPERATIVE BANK**	**PLAISTOW CO-OPERATIVE BANK**	**SALEM CO-OPERATIVE BANK**	
31.	Net undivided profits	-	-	1,833,996	31.
32.	Other capital reserves	-	-	-	32.
33.	Total Capital	10,603,216	7,389,038	12,482,950	33.
34.	Total Liabilities and Capital	$94,400,236	$131,284,069	$116,050,306	34.
	GENERAL INFORMATION				
35.	Surety coverage Period January 1, 1988 through December 31, 1988	$1,125,000	$1,500,000	$1,350,000	35.
	Rates of Interest Paid to Depositors:				
36.	Regular savings	5.50	5.50	5.00-5.50	36.
37.	NOW (fixed rate)	5.00	5.00	4.50	37.
38.	Super NOW	6.00	-	-	38.
39.	Money market savings	6.00	6.00	6.00	39.
40.	Escrow funds	5.00	5.00	5.00	40.
41.	90-day notice	5.75	6.00	-	41.
42.	Money market certificates	7.50-9.00	6.50-8.75	5.50-10.00	42.
43.	Negotiated rate certificates	7.00-8.50	6.00-11.25	-	43.

	CONSOLIDATED REPORT OF INCOME	**EXETER**	**HAMPTON**	**KEENE**	
	(in thousands of dollars) 15	**FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE**	**HAMPTON CO-OPERATIVE BANK**	**FIRST NORTHERN CO-OPERATIVE BANK**	
1.	Interest income:				
(a)	Interest and fee income on leases	$11,360,609	$6,302,540	$13,629,805	(a)
(b)	Int. income on bal. due from depository inst.	-	-	111,981	(b)
(c)	Interest & dividend income on securities	1,742,484	1,507,448	502,387	(c)
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	123,879	180,738	352,812	(d)
(e)	Total interest income	13,226,972	7,990,726	14,596,985	(e)
2.	Interest expense:				
(a)	Interest on deposits	8,518,144	5,601,380	7,686,702	(a)
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	2,613	-	-	(b)
(c)	Interest on other borrowed money	-	-	-	(c)
(d)	Interest on FHLB advances	166,816	159,146	1,974,525	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	8,687,573	5,760,526	9,661,227	(f)
3.	Net interest income	4,539,399	2,230,200	4,935,758	3.
4.	Provision for loan and lease losses	147,769	62,500	357,278	4.
5.	Non-interest income	641,091	150,623	(1,365,324)	5.
6.	Gains/(losses):				
(a)	On securities	71,478	(13,431)	(271,593)	(a)
(b)	On loans	0	249,850	(41,023)	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	1,551,816	706,951	2,051,370	(a)
(b)	Expense of premises & fixed assets (net)	577,441	708,903	624,139	(b)
(c)	Other non-interest expense	1,294,770	394,367	2,320,054	(c)
(d)	Total non-interest expense	3,424,027	1,810,221	4,995,563	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	1,680,172	744,521	(2,095,023)	8.
(a)	Applicable income taxes	537,600	236,467	(216,250)	(a)
9.	Income/(loss) before extr. items & other adjs.	1,142,572	508,054	(1,878,773)	9.
10.	Extr. items & other adjs. net of income taxes	0	121,996	0	10.
11.	Net income/(loss)	$1,142,572	$386,058	($1,878,773)	11.

	CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MILFORD MILFORD CO-OPERATIVE BANK	PLAISTOW PLAISTOW CO-OPERATIVE BANK	SALEM SALEM CO-OPERATIVE BANK	
1.	Interest income:				
(a)	Interest and fee income on leases	$6,477,589	$11,742,872	$7,215,796	(a)
(b)	Int. income on bal. due from depository inst.	478,012	95,402	1,755,657	(b)
(c)	Interest & dividend income on securities	1,002,065	105,468	1,315,095	(c)
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	125,247	281,994	414,400	(d)
(e)	Total interest income	8,082,913	12,225,736	10,700,948	(e)
2.	Interest expense:				
(a)	Interest on deposits	5,064,008	7,890,592	7,448,710	(a)
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	6,247	-	-	(b)
(c)	Interest on other borrowed money	-	-	-	(c)
(d)	Interest on FHLB advances	253,009	780,492	-	(d)
(e)	Int. on notes & debs. subordinated to deposits	-	-	-	(e)
(f)	Total interest expense	5,323,264	8,671,084	7,448,710	(f)
3.	Net interest income	2,759,649	3,554,652	3,252,238	3.
4.	Provision for loan and lease losses	32,758	77,503	0	4.
5.	Non-interest income	348,097	276,880	54,433	5.
6.	Gains/(losses):				
(a)	On securities	(877)	0	315,027	(a)
(b)	On loans	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries & employee benefits	763,464	1,118,352	555,979	(a)
(b)	Expense of premises & fixed assets (net)	178,332	230,283	161,980	(b)
(c)	Other non-interest expense	1,485,386	966,463	531,527	(c)
(d)	Total non-interest expense	2,427,182	2,315,098	1,249,486	(d)
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	646,929	1,438,931	2,372,212	8.
(a)	Applicable income taxes	15,543	487,100	840,037	(a)
9.	Income/(loss) before extr. items & other adjs.	631,386	951,831	1,532,175	9.
10.	Extr. items & other adjs. net of income taxes	10,972	18,619	0	10.
11.	Net income/(loss)	$620,414	$933,212	$1,532,175	11.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COOPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6

DECEMBER 31, 1988

16 (rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Cash and due from banks	$56,414,943	7.70%
2.	U.S. Government obligations	14,209,282	1.94%
3.	U.S. Goverment agencies	28,914,638	3.95%
4.	State, county and municipal obligations	59,925	0.01%
5.	Other bonds, notes and debentures	18,608,361	2.54%
6.	Federal Home Loan Bank stock	5,177,900	0.71%
7.	Other stocks	4,918,875	0.67%
8.	Total securities	71,888,981	9.81%
9.	LESS: premium and valuation reserves	438,694	0.06%
10.	Overnight deps. & secur. purchased under agt. to resell	15,316,219	2.09%
11.	Real estate loans	498,938,543	68.11%
12.	Other loans and leases	57,950,244	7.91%
13.	Total loans	556,888,787	76.02%
14.	LESS: reserve for loan and lease losses	1,148,373	0.16%
15.	Bank premises (net)	7,131,887	0.97%
16.	Leasehold improvements (net)	129,203	0.02%
17.	Furniture, fixtures and equipment (net)	1,758,387	0.24%
18.	Investment in unconsolidated subs. & other affiliates	4,735,319	0.65%
19.	Other real estate owned	461,170	0.06%
20.	Other assets	19,390,402	2.65%
21.	Total Assets	$732,528,231	100.00%
	LIABILITIES		
22.	Time/savings shares and deposits	$617,285,164	84.27%
23.	Advances from FHLB	41,664,161	5.69%
24.	Other funds borrowed	4,053,031	0.55%
25.	Other liabilities	7,438,551	1.02%
26.	Subordinated notes and debentures	0	0.00%
27.	Total Liabilities	670,440,907	91.52%
	CAPITAL		
28.	Common stock (par value)	954,467	0.13%
29.	Guaranty fund	19,561,133	2.67%
30.	Surplus	36,413,943	4.97%
31.	Net undivided profits	2,605,508	0.36%
32.	Other capital reserves	2,552,273	0.35%
33.	Total Capital	62,087,324	8.48%
34.	Total Liabilities and Capital	$732,528,231	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME
CO-OPERATIVE BANKS
December 31, 1988

(rounded to nearest dollar)

1.	Interest income:	
(a)	Interest and fee income on leases	$56,729,211
(b)	Int. income on bal. due from depository inst.	2,441,052
(c)	Interest & dividend income on securities	6,174,947
(d)	Int. income on fed. funds sold & securities purchased under agreements to resell	1,479,070
(e)	Total interest income	66,824,280
2.	Interest expense:	
(a)	Interest on deposits	42,209,536
(b)	Int. on fed. funds purchased and securities sold under agreement to repurchase	8,860
(c)	Interest on other borrowed money	0
(d)	Interest on FHLB advances	3,333,988
(e)	Int. on notes & debs. subordinated to deposits	0
(f)	Total interest expense	45,552,384
3.	Net interest income	21,271,896
4.	Provision for loan and lease losses	677,808
5.	Non-interest income	105,800
6.	Gains/(losses):	
(a)	On securities	100,604
(b)	On loans	208,827
7.	Non-interest expense:	
(a)	Salaries & employee benefits	6,747,932
(b)	Expense of premises & fixed assets (net)	2,481,078
(c)	Other non-interest expense	6,992,567
(d)	Total non-interest expense	16,221,577
8.	Income/(loss) before income taxes, extraordinary items & other adjustments	4,787,742
(a)	Applicable income taxes	1,900,497
9.	Income/(loss) before extr. items & other adjs.	2,887,245
10.	Extr. items & other adjs. net of income taxes	151,587
11.	Net income/(loss)	$2,735,658

ABSTRACTS OF THE ANNUAL REPORT
OF
CREDIT UNIONS
SHOWING LOCATION,
NAMES OF OFFICERS
AND
DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
200 COOS STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-2750

(Year of Incorporation - 1929)

OFFICERS

PRESIDENT
Richard J. Campagna

TREASURER/ LOAN OFFICER
** Gerald L. Dumoulin

VICE PRESIDENT
Laurier L. Rousseau

CLERK
Clovis E. Morin

DIRECTORS

- Armand T. Arguin
- Raymond T. Abue
- Richard A. Bouchard
- Richard J. Campagna
- Wilfred O. Charest
- Gerald L. Dumoulin
- Clovis E. Morin
- Leo Z. Paradis
- Paul E. Pinette
- Xavier F. Pinette
- Ronald E. Pouliot
- Laurier L. Rousseau

BERLIN

UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-5650

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Anthony Cellupica

TREASURER
Real Cloutier

VICE PRESIDENT
Gaston Bouchard

CLERK
Richard P. Fournier

**(Diane G. Alinovi)

DIRECTORS

- Gaston Bouchard
- Anthony Cellupica
- Real Cloutier
- Richard Fournier
- Rene Pinette
- Joseph Theriault
- Raymond Vailancourt

** Manager

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-2281

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT	**TREASURER**
William J. Henry	** Jane M. Sharp
VICE PRESIDENT	**SECRETARY**
Donald L. Bagley	Janet M. Barber

DIRECTORS

- Donald L. Bagley
- Janet M. Barber
- Everett C. Bucklin
- Barbara A. Ford
- William J. Henry
- John C. Richtarik
- Jane M. Sharp
- Patricia A. Surette
- Earlene Wells

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-5536

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT	**TREASURER**
Keith E. Belyea	** William W. Wilson
VICE PRESIDENT	**CLERK**
Beatrice E. Thackeray	Vincent C. Bonjorno

DIRECTORS

- Keith E. Belyea
- Vincent C. Bonjorno
- Paul L. Drouin
- Beatrice E. Thackeray
- William W. Wilson

** Manager

DOVER

K.P. CREDIT UNION
121 BROADWAY
DOVER, NEW HAMPSHIRE 03820
TEL. 743-5597
(Year of Incorporation - 1971)

OFFICERS

PRESIDENT
Roland A. Meehan

TREASURER
** Rosamond S. Dunphy

VICE PRESIDENT
Paul R. Bolduc

SECRETARY
David M. LeGault

DIRECTORS

Howard W. Hoff
Donald J. Huppe
Peter Spainhower
Jack R. Wilhelm

EXETER

P E A CREDIT UNION
JEREMIAH SMITH HALL
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4311
(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Charles A. Hamblet

TREASURER
** James Del Buono

VICE PRESIDENTS
Lynda K. Beck
Judith A. Leavitt

SECRETARY
George Bragg, Jr.

DIRECTORS

George Bragg, Jr.
Lynda K. Beck
James Del Buono
Charles A. Hamblet
Judith A. Leavitt

** Manager

HUDSON

SPRAGUE-NASHUA CREDIT UNION
267 LOWELL ROAD
HUDSON, NEW HAMPSHIRE 03051
TEL. 883-5544

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Camille E. Dionne

TREASURER
Rafael U. Skinner

VICE PRESIDENT
Paul R. Moriarty

SECRETARY
Elizabeth S. Dube

**(Harold Griswold)

DIRECTORS

Camille E. Dionne
Elizabeth S. Dube
Gail B. McKenna
Paul R. Moriarty
Roseann B. Parnagian
Rafael U. Skinner
Elise A. Small

KEENE

M P B EMPLOYEES' CREDIT UNION
P.O. BOX 547 - PRECISION PARK
KEENE, NEW HAMPSHIRE 03431-0547
TEL. 357-8891

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Donald R. Duston

TREASURER
** Cora M. Fuller

VICE PRESIDENT
Ralph E. Robbins

SECRETARY
Robert A. Candello

DIRECTORS

Robert A. Candello
Donald R. Duston
Cora M. Fuller
Frank A. Lincoln
Ralph E. Robbins
Ronald H. Starkey
William F. Thomas

** Manager

KEENE

MONADNOCK CREDIT UNION
P.O. BOX 584 - 800 PARK AVENUE
KEENE, NEW HAMPSHIRE 03431-9989
TEL. 352-0475

(Year of Incorporation - 1960)

OFFICERS

PRESIDENT Donald T. Anderson	**TREASURER** ** Eileen A. Hagenow
VICE PRESIDENT Elise A. Aldrich	**CLERK** John L. Barry, III

DIRECTORS

Elise A. Aldrich
Donald T. Anderson
John L. Barry, III
Roberta L. Barry
Stephen A. Downey
Eileen A. Hagenow
J. Rogers Howard
Allen A. Leach
Susan E. Leach

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - 33 CHURCH STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-6271

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT Ralph L. Bissonnette	**TREASURER** ** Howard E. Banfill
VICE PRESIDENT James M. Johnson	**SECRETARY** Suzanne Greeley

DIRECTORS

Howard E. Banfill
Ralph L. Bissonnette
Suzanne Greeley
James M. Johnson
Alexander A. Morin

** Manager

LEBANON

HANOVER CREDIT UNION
23 OLD ETNA ROAD
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4424

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT Terri C. Dudley	**TREASURER** ** Rosemary M. Spydell
VICE PRESIDENT William E. Tansey	**SECRETARY** Enrique H. Miyares, Jr.

DIRECTORS

Norman F. Chapman
Kenneth Forseth
Mildred E. Lambert
William A. Moore
Helen A. Rocke

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3000, EXT. 217

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Thomas G. Hunt

VICE PRESIDENT Gail E. Darling	**TREASURER** ** Karen S. Gibson

DIRECTORS

John P. Carr
Gail E. Darling
Karen S. Gibson
Thomas G. Hunt
Beverly J. Ibey
Leon J. Tremblay

** Manager

MANCHESTER

CATHEDRAL CREDIT UNION
554 UNION STREET
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 668-2722

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Robert L. Stanton

VICE PRESIDENT	**TREASURER**
Vincent A. Wenners, Jr.	** Chester C. Raymond

DIRECTORS

Wilfred G. Boucher
Marlene Gadza
Chester C. Raymond
Robert L. Stanton
Robert M. Walsh, Jr.
Vincent A. Wenners, Jr.

MANCHESTER

GRANITE STATE CREDIT UNION
P.O. BOX 6420 - 34 FIR STREET
MANCHESTER, NEW HAMPSHIRE 03108
TEL. 668-2221

(Year of Incorporation - 1945)

OFFICERS

CHAIRMAN OF THE BOARD
Pierre O. Caron

PRESIDENT	**TREASURER**
** William W. Smith	Denise L. Blanchette
VICE PRESIDENT	**SECRETARY**
Bruce Wiggett	Nicholas J. Ashooh

DIRECTORS

Nicholas J. Ashooh
Denise L. Blanchette
Pierre O. Caron
Stewart Cohen
George Krasner
Robert Northridge
William W. Smith
Bruce Wiggett

** Manager

MANCHESTER

J.F. & ASSOCIATES CREDIT UNION
325 WILSON STREET
MANCHESTER, NEW HAMPSHIRE 03103
TEL. 622-4128

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
William R. Trombly

TREASURER
** Richard L. Lavoie

VICE PRESIDENT
Mark W. Richardson

SECRETARY
Ruth E. Gage

DIRECTORS

Robert Christy
Leon M. Cornell
Ruth E. Gages
Richard L. Lavoie
Mark W. Richardson
Ronald R. Szarek
William R. Trombley

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
P.O. BOX 896 - 44 BRIDGE STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 622-8781

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Paul E. Brodeur

TREASURER
** Arthur D. Kehas

VICE PRESIDENT
G. Darcy Hart

SECRETARY
Virginia Doherty

DIRECTORS

Paul E. Brodeur
Virginia Doherty
James J. Donahue
G. Darcy Hart
Joseph P. Kane
Arthur D. Kehas
John R. Lydon
Gilbert J. Moniz
Paul E. Plante
Diane S. Prew
Maurice A. Robidoux

** Manager

MANCHESTER

N.H. FOOD INDUSTRY CREDIT UNION
110 STARK STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-1544

(Year of Incorporation - 1974)

OFFICERS

PRESIDENT	TREASURER
Ralph Stoddard	John Dumais

**(Wendy Garr)

DIRECTORS

Paul Binette
Robert Cricenti
John Dumais
Fred Jean

Martin Kashulines
Herve Samson
Ralph Stoddard
Ronald Violette

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
P.O. BOX 4444 - 955 GOFFSFALLS ROAD
MANCHESTER, NEW HAMPSHIRE 03108-4444
TEL. 625-9032

(Year of Incorporation - 1940)

OFFICERS

PRESIDENT/TREASURER
John E. Hynes

VICE PRESIDENT	SECRETARY
Rastus J. Moreland	Maureen R. Paradis

**(Alphonse A. Auclair)

DIRECTORS

Dorothy A. Bothwell
John E. Hynes
Rastus J. Moreland

Maureen R. Paradis
Georgina M. Sweeney

** Manager

MANCHESTER

TELEPHONE CREDIT UNION OF NH
262 CHESTNUT STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-8181

(Year of Incorporation - 1921)

OFFICERS

PRESIDENT
** Richard D. Mahoney

VICE PRESIDENT	TREASURER
Mary R. Burke	Philip B. Mongan

DIRECTORS

Gerald J. Ahern
David C. Anderson
Doris W. Buecher
Mary R. Burke
Patricia A. D'Allesandro
Martin J. Fitzpatrick
Philip R. Hatfield
John N. Lanigan
Richard D. Mahoney
Thomas J. McCarthy
Philip B. Mongan
Timothy P. Mullen
John M. O'Connor
Richard T. Sweeney

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-4321, EXT. 510

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
John R. Hilchey

VICE PRESIDENT	ASSISTANT TREASURER
Joseph W. Loiselle	Wendy L. Caswell
TREASURER	**SECRETARY/CLERK**
** John F. Smith	Margaret L. Griffiths

DIRECTORS

Wendy L. Caswell
Margaret L. Griffiths
John R. Hilchey
Joseph W. Loiselle
John F. Smith

** Manager

NASHUA

GATEWAY CREDIT UNION

14 SPRUCE STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-6964

(Year of Incorporation - 1961)

OFFICERS

PRESIDENT
Walter C. Abrams

TREASURER
** Roger L. Chantal

VICE PRESIDENT
Marc L. Filipowicz

SECRETARY
Paul E. Pelletier

DIRECTORS

Walter C. Abrams
Roger L. Chantal
Cardin L. Corbit
Marc L. Filipowicz
Lawrence MacIntyre
Leonard F. Pansa
Paul E. Pelletier
William P. Wolfe

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION

19 ELM STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 882-6906

(Year of Incorporation - 1957)

OFFICERS

PRESIDENT
Normand L. Paquette

TREASURER
Leslie A. Lambert

VICE PRESIDENT
Irving J. Gallant

SECRETARY
Virginia M. Hallisey

**(James M. Flynn)

DIRECTORS

Allen W. Britton
Irving J. Gallant
Donald J. Gross
Virginia M. Hallisey
Leslie A. Lambert
Philip J. McLaughlin
Normand L. Paquette
Lorraine Sander
William R. Shuman

** Manager

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION
172 KINSLEY STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 595-3690

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Janet M. Johnson

VICE PRESIDENT
Richard J. Plamondon

TREASURER
Natalie S. Undercofler

SECRETARY
Kathleen F. Hansbury

**(Roger W. Cote)

DIRECTORS

Michael R. Brodeur
Del R. Gilbert
Kathleen F. Hansbury
Janet M. Johnson
Richard J. Plamondon
Christine M. Roy
Natalie S. Undercofler

NEWINGTON

NEWCO CREDIT UNION
P.O. BOX 479 - C/O SIMPLEX WIRE & CABLE COMPANY
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 436-6100, EXT. 284

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Stephen N. Antcil

VICE PRESIDENT
Arthur W. Peverly

TREASURER
Maureen C. Sullivan

CLERK
** Regina R. Brake

DIRECTORS

Stephen N. Antcil
Maurice S. Aiken
Regina R. Brake
Arthur W. Peverly
Maureen C. Sullivan
David W. Van Rossum
Shirley V. Winn

** Manager

ORFORD

EQUITY EMPLOYEES CREDIT UNION
RR 1, BOX 3
ORFORD, NEW HAMPSHIRE 03777TEL. 353-4351

(Year of Incorporation - 1966)

OFFICERS

PRESIDENT
Juanita A. Schwarz

VICE PRESIDENT
Yolanda Vargas

TREASURER
Shureen B. Tullar

ASSISTANT TREASURER
Milton G. Bedell, Jr.

SECRETARY
** Enrique H. Miyares, Jr.

DIRECTORS

Milton G. Bedell, Jr.
Enrique H. Miyares, Jr.
Juanita A. Schwarz
Shureen B. Tullar
Yolanda Vargas

PETERBOROUGH

AWANE CREDIT UNION
76 MAIN STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-9654

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Michael S. Soule

VICE PRESIDENT
Richard T. Healy

TREASURER
** Ronald L. Roucoulet

DIRECTORS

Richard T. Healy
Wendy A. Peters
Janice A. Reissfelder
Ronald L. Roucoulet
Michael S. Soule

** Manager

ROCHESTER

HOLY ROSARY CREDIT UNION
19 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-6840

(Year of Incorporation - 1962)

OFFICERS

CHAIRMAN OF THE BOARD
Richard J. Sylvain

VICE CHAIRMAN OF THE BOARD
Andre J. Therrien

TREASURER
Robert J. Bouchard

SECRETARY
Lucien A. Gagne

**(Raymond H. Coultas)

DIRECTORS

Paul E. Auger
Robert J. Bouchard
James R. Brock
Lucien A. Gagne
Arthur W. Hoover
Normand J. Labrecque
Roger T. Levesque
Richard J. Sylvain
Andre J. Therrien

SANDOWN

WRG CREDIT UNION
260 MAIN STREET
SANDOWN, NEW HAMPSHIRE 03873
TEL. 382-5272

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
John A. Burnett, Jr.

VICE PRESIDENT
Alfred Ellyson

TREASURER
** Lloyd A. Lessard

SECRETARY
Mary P. Smith

DIRECTORS

John A. Burnett, Jr.
Alfred Ellyson
Lloyd A. Lessard
June R. Lisofsky
Mary P. Smith

** Manager

SOMERSWORTH

SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION
130 MAIN STREET
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-5620

(Year of Incorporation - 1955)

OFFICERS

PRESIDENT Edward W. Elkinson	**TREASURER** Stephen J. Holland
VICE PRESIDENT Dale M. Bickford	**SECRETARY** Claudette M. Plante

**(Karen A. McManus)

DIRECTORS

Dale M. Bickford
Edward W. Elkinson
George R. Filiau
William P. Fredrickson
Stephen J. Holland
Wayne E. Morin
Russell D. Newell, Jr.
Marilyn M. O'Brien
Claudette M. Plante

SUNCOOK

CENTRAL CREDIT UNION
12 DANIEL WEBSTER HIGHWAY
SUNCOOK, NEW HAMPSHIRE 03725
TEL. 485-9052

(Year of Incorporation - 1955)

OFFICERS

CHAIRMAN OF THE BOARD George P. Guertin	**PRESIDENT/TREASURER** ** Arthur T. Gaumont
VICE CHAIRMAN William P. Raymond	**CLERK** Madeline R. Hartford

DIRECTORS

Henry P. Auger
Arthur T. Gaumont
George P. Guertin
Madeline R. Hartford
Louis P. Plante
William P. Raymond
Floyd B. Severance

** Manager

ABSTRACTS OF THE
ANNUAL REPORT OF
CREDIT UNIONS
SHOWING
STATEMENTS OF CONDITION
AND
EARNINGS AND UNDIVIDED PROFITS
AND
GENERAL INFORMATION

8

	STATEMENT OF CONDITION (rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$701,399	$236,939	$106,812	1.
2.	Time and savings balances (maturing 1 year or less)	2,428,995	4,276,381	379,451	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	-	1,354,530	-	4.
5.	U. S. Government obligations	-	497,396	-	5.
6.	Federal agency securities	-	4,750,994	-	6.
7.	Other bonds, notes and debentures	-	5,000	-	7.
8.	Mutual funds shares and other stock investments (net)	2,028	5,711,945	-	8.
9.	Real estate loans	6,294,411	10,441,433	150,119	9.
10.	Other loans	4,447,329	10,005,914	1,413,276	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	401,826	163,000	-	12.
13.	Other fixed assets (net)	23,349	69,079	6,939	13.
14.	Other assets	122,563	268,492	20,786	14.
15.	Total Assets	$14,421,900	$37,781,103	$2,077,383	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$12,940,179	$31,291,309	$1,842,329	16.
17.	Notes payable	-	-	-	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	92,014	9,184	-	19.
20.	Total Liabilities	13,032,193	31,300,493	1,842,329	20.
21.	Statutory reserve (RSA 394-B:49)	771,000	4,000,000	199,562	21.
22.	Net undivided profits	618,707	323,181	35,492	22.
23.	Other reserves	-	2,157,429	-	23.
24.	Total Surplus Funds	1,389,707	6,480,610	235,054	24.
25.	Total Liabilities and Surplus Funds	$14,421,900	$37,781,103	$2,077,383	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$3,000,000	$1,000,000	26.

		CONCORD	DOVER	EXETER	
	STATEMENT OF CONDITION (rounded to nearest dollar)	**CONCORD POSTAL CREDIT UNION**	**K. P. CREDIT UNION**	**P E A CREDIT UNION**	
	ASSETS				
1.	Cash and demand balances	-	$11,435	$51,300	1.
2.	Time and savings balances (maturing 1 year or less)	427,454	216,851	1,104,131	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	60,583	208,261	-	4.
5.	U. S. Government obligations	-	-	300,000	5.
6.	Federal agency securities	-	-	-	6.
7.	Other bonds, notes and debentures	-	-	400,000	7.
8.	Mutual funds shares and other stock investments (net)	-	-	734,496	8.
9.	Real estate loans	-	34,341	1,266,502	9.
10.	Other loans	1,007,829	1,174,495	1,045,839	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	-	-	12.
13.	Other fixed assets (net)	-	22	390	13.
14.	Other assets	10,667	21,338	44,797	14.
15.	Total Assets	$1,506,533	$1,666,743	$4,947,455	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$1,301,206	$1,610,832	$4,641,439	16.
17.	Notes payable	-	-	-	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	-	393	63,779	19.
20.	Total Liabilities	1,301,206	1,611,225	4,705,218	20.
21.	Statutory reserve (RSA 394-B:49-	60,470	29,550	200,623	21.
22.	Net undivided profits	139,475	12,405	41,614	22.
23.	Other reserves	5,382	13,563	-	23.
24.	Total Surplus Funds	205,327	55,518	242,237	24.
25.	Total Liabilities and Surplus Funds	$1,506,533	$1,666,743	$4,947,455	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$1,000,000	$1,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	HUDSON SPRAGUE-NASHUA CREDIT UNION	KEENE M P B EMPLOYEES' CREDIT UNION	KEENE MONADNOCK CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$126,819	$246,725	$11,916	1.
2.	Time and savings balances (maturing 1 year or less)	349,959	196,087	1,618,813	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	114,831	128,086	35,962	4.
5.	U. S. Government obligations	43,735	-	-	5.
6.	Federal agency securities	-	90,672	-	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	1,033,035	65,772	124	8.
9.	Real estate loans	-	2,017,817	361,660	9.
10.	Other loans	1,198,858	3,596,626	6,728,378	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	-	-	12.
13.	Other fixed assets (net)	-	50,808	59,666	13.
14.	Other assets	30,532	67,514	149,901	14.
15.	Total Assets	$2,897,769	$6,460,107	$8,966,420	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$2,782,512	$5,936,489	$8,543,359	16.
17.	Notes payable	100,000	-	-	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	3,061	67,517	228,059	19.
20.	Total Liabilities	2,885,573	6,004,006	8,771,418	20.
21.	Statutory reserve (RSA 394-B:49)	157,356	350,762	174,588	21.
22.	Net undivided profits	(155,160)	24,978	20,414	22.
23.	Other reserves	10,000	80,361	-	23.
24.	Total Surplus Funds	12,196	456,101	195,002	24.
25.	Total Liabilities and Surplus Funds	$2,897,769	$6,460,107	$8,966,420	25.
	GENERAL INFORMATION				
26.	Surety coverage*	$1,000,000	$2,000,000	$2,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	LEBANON HANOVER CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	-	$91,739	$223,172	1.
2.	Time and savings balances (maturing 1 year or less)	25,151	227,083	-	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	-	-	-	4.
5.	U. S. Government obligations	-	-	-	5.
6.	Federal agency securities	-	-	300,000	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	-	84	-	8.
9.	Real estate loans	-	214,032	1,144,454	9.
10.	Other loans	292,146	2,363,596	2,545,164	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	131,009	-	12.
13.	Other fixed assets (net)	-	54,866	1,515	13.
14.	Other assets	2,657	34,651	45,749	14.
15.	Total Assets	$319,954	$3,117,060	$4,260,054	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$254,297	$2,968,722	$3,114,109	16.
17.	Notes payable	-	-	965,060	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	-	20,459	9,748	19.
20.	Total Liabilities	254,297	2,989,181	4,088,917	20.
21.	Statutory reserve (RSA 394-B:49)	31,864	104,168	71,415	21.
22.	Net undivided profits	23,793	11,683	66,527	22.
23.	Other reserves	10,000	12,028	33,195	23.
24.	Total Surplus Funds	65,657	127,879	171,137	24.
25.	Total Liabilities and Surplus Funds	$319,954	$3,117,060	$4,260,054	25.
	GENERAL INFORMATION				
26.	Surety coverage	$300,000	$1,000,000	$1,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER CATHEDRAL CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$4,125	$387,901	$211,713	1.
2.	Time and savings balances (maturing 1 year or less)	2,026,755	15,776,584	289,324	2.
3.	ICU funds and other overnight deposits	-	2,425,000	-	3.
4.	Time balances (maturing in excess of 1 year)	768,801	930,691	-	4.
5.	U. S. Government obligations	-	2,541,783	-	5.
6.	Federal agency securities	-	6,726,752	-	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	135,092	-	-	8.
9.	Real estate loans	9,672,838	26,967,082	1,163,018	9.
10.	Other loans	3,461,471	8,078,273	5,481,654	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	-	36,053	12.
13.	Other fixed assets (net)	83,383	110,389	46,875	13.
14.	Other assets	144,366	508,819	111,098	14.
15.	Total Assets	$16,296,831	$64,453,274	$7,339,735	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$15,326,565	$60,182,437	$6,483,026	16.
17.	Notes payable	-	-	493,190	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	152,989	112,639	96,213	19.
20.	Total Liabilities	15,479,554	60,295,076	7,072,429	20.
21.	Statutory reserve (RSA 394-B:49)	385,000	1,208,242	243,199	21.
22.	Net undivided profits	432,277	2,949,956	24,107	22.
23.	Other reserves	-	-	-	23.
24.	Total Surplus Funds	817,277	4,158,198	267,306	24.
25.	Total Liabilities and Surplus Funds	$16,296,831	$64,453,274	$7,339,735	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$2,000,000	$1,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	
	ASSETS				
1.	Cash and demand balances	$207,093	-	$50	1.
2.	Time and savings balances (maturing 1 year or less)	5,586,642	273,943	282,902	2.
3.	ICU funds and other overnight deposits	1,273,732	-	-	3.
4.	Time balances (maturing in excess of 1 year)	1,279,000	-	1,600,000	4.
5.	U. S. Government obligations	-	-	-	5.
6.	Federal agency securities	220,690	-	39,844	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	-	-	-	8.
9.	Real estate loans	17,734,266	137,554	1,058,810	9.
10.	Other loans	9,623,827	821,643	8,197,612	10.
11.	LESS: Allowance for loan losses	79,567	0	0	11.
12.	Land and buildings (net)	374,596	-	-	12.
13.	Other fixed assets (net)	96,467	4,185	10,355	13.
14.	Other assets	791,827	13,989	110,052	14.
15.	Total Assets	$37,108,573	$1,251,314	$11,299,625	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$34,204,536	$1,192,949	$10,405,472	16.
17.	Notes payable	-	-	-	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	68,198	3,776	9,754	19.
20.	Total Liabilities	34,272,734	1,196,725	10,415,226	20.
21.	Statutory reserve (RSA 394-B:49)	1,145,040	54,589	564,099	21.
22.	Net undivided profits	1,690,799	-	84,521	22.
23.	Other reserves	-	-	235,779	23.
24.	Total Surplus Funds	2,835,839	54,589	884,399	24.
25.	Total Liabilities and Surplus Funds	$37,108,573	$1,251,314	$11,299,625	25.
	GENERAL INFORMATION				
26.	Surety coverage	$3,000,000	$1,000,000	$1,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$659,701	-	$503,832	1.
2.	Time and savings balances (maturing 1 year or less)	4,259,136	644,155	57,928	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	-	-	-	4.
5.	U. S. Government obligations	-	285,814	-	5.
6.	Federal agency securities	15,606,048	-	-	6.
7.	Other bonds, notes and debentures	34,829	-	-	7.
8.	Mutual funds shares and other stock investments (net)	-	41,262	-	8.
9.	Real estate loans	59,311,640	-	3,923,874	9.
10.	Other loans	15,343,374	1,544,873	8,674,197	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	189,272	-	246,032	12.
13.	Other fixed assets (net)	206,104	8,859	57,666	13.
14.	Other assets	715,940	26,289	225,578	14.
15.	Total Assets	$96,326,044	$2,551,252	$13,689,107	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$87,532,227	$2,264,282	$12,295,970	16.
17.	Notes payable	1,091,620	-	626,651	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	244,055	5,667	8,540	19.
20.	Total Liabilities	88,867,902	2,269,949	12,931,161	20.
21.	Statutory reserve (RSA 394-B:49)	3,724,916	187,631	518,676	21.
22.	Net undivided profits	3,733,226	93,672	239,270	22.
23.	Other reserves	-	-	-	23.
24.	Total Surplus Funds	7,458,142	281,303	757,946	24.
25.	Total Liabilities and Surplus Funds	$96,326,044	$2,551,252	$13,689,107	25.
	GENERAL INFORMATION				
26.	Surety coverage	$3,000,000	$1,000,000	$1,000,000	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	NASHUA	NASHUA	NEWINGTON	
		NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NEWCO CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$431,371	$71,012	$3,890	1.
2.	Time and savings balances (maturing 1 year or less)	3,199,306	27,017	-	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	43,314	-	4,064	4.
5.	U. S. Government obligations	-	-	-	5.
6.	Federal agency securities	-	-	-	6.
7.	Other bonds, notes and debentures	22,500	-	-	7.
8.	Mutual funds shares and other stock investments (net)	963,792	-	-	8.
9.	Real estate loans	-	-	-	9.
10.	Other loans	5,117,250	1,085,818	623,319	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	154,587	-	-	12.
13.	Other fixed assets (net)	45,895	1,730	3,661	13.
14.	Other assets	102,018	10,240	5,005	14.
15.	Total Assets	$10,080,033	$1,195,817	$639.939	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$9,222,565	$1,007,052	$447,846	16.
17.	Notes payable	-	-	81,921	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	10,980	13,161	2,217	19.
20.	Total Liabilities	9,233,545	1,020,213	531,984	20.
21.	Statutory reserve (RSA 394-B:49)	309,261	65,140	68,060	21.
22.	Net undivided profits	142,227	110,464	39,895	22
23.	Other reserves	395,000	-	-	23.
24.	Total Surplus Funds	846,488	175,604	107,955	24.
25.	Total Liabilities and Surplus Funds	$10,080,033	$1,195,817	$639,939	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$1,000,000	$639.939	26.

	STATEMENT OF CONDITION (rounded to nearest dollar)	ORFORD EQUITY EMPLOYEES CREDIT UNION	PETERBOROUGH AWANE CREDIT UNION	ROCHESTER HOLY ROSARY CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	-	-	$667,260	1.
2.	Time and savings balances (maturing 1 year or less)	33.940	2,110,035	96,050	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	-	-	107,901	4.
5.	U. S. Government obligations	-	-	-	5.
6.	Federal agency securities	-	-	-	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	10,358	-	1,827	8.
9.	Real estate loans	-	8,692,471	20,025,558	9.
10.	Other loans	11,440	2,139,888	4,042,537	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	272,600	172,822	12.
13.	Other fixed assets (net)	-	19,345	87,013	13.
14.	Other assets	-	213,449	354,024	14.
15.	Total Assets	$55,738	$13,447,788	$25,554,992	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$41,948	$12,056,473	$24,251,862	16.
17.	Notes payable	-	200,000	232,672	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	-	6,704	21,796	19.
20.	Total Liabilities	41,948	12,263,177	24,506,330	20.
21.	Statutory reserve (RSA 394-B:49)	4,212	655,399	707,171	21.
22.	Net undivided profits	9,578	529,212	321,077	22.
23.	Other reserves	-	-	20,414	23.
24.	Total Surplus Funds	13,790	1,184,611	1,048,662	24.
25.	Total Liabilities and Surplus Funds	$55.738	$13,447,788	$25,554,992	25.
	GENERAL INFORMATION				
26.	Surety coverage	$1,000,000	$3,000,000		26.

	STATEMENT OF CONDITION	SANDOWN	SOMERSWORTH	SUNCOOK	
	(rounded to nearest dollar)	WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	CENTRAL CREDIT UNION	
	ASSETS				
1.	Cash and demand balances	$843	$183,266	$229,009	1.
2.	Time and savings balances (maturing 1 year or less)	-	7,191	37,264	2.
3.	ICU funds and other overnight deposits	-	-	-	3.
4.	Time balances (maturing in excess of 1 year)	20,097	25,479	98,417	4.
5.	U. S. Government obligations	-	224,450	-	5.
6.	Federal agency securities	-	-	-	6.
7.	Other bonds, notes and debentures	-	-	-	7.
8.	Mutual funds shares and other stock investments (net)	-	160,223	232,862	8.
9.	Real estate loans	-	-	6,833,811	9.
10.	Other loans	31,347	4,325,160	1,354,066	10.
11.	LESS: Allowance for loan losses	0	0	0	11.
12.	Land and buildings (net)	-	-	-	12.
13.	Other fixed assets (net)	-	91,462	72,905	13.
14.	Other assets	-	51,650	59,184	14.
15.	Total Assets	$52,287	$5,068,881	$8,917,518	15.
	LIABILITIES AND SURPLUS FUNDS				
16.	Shares/deposits	$46,286	$4,260,455	$8,501,958	16.
17.	Notes payable	-	345,019	-	17.
18.	Other funds borrowed	-	-	-	18.
19.	Other liabilities	-	19,414	79,294	19.
20.	Total Liabilities	46,286	4,624,888	8,581,252	20.
21.	Statutory reserve (RSA 394-B:49)	3,449	346,714	160,387	21.
22.	Net undivided profits	2,552	97,279	40,969	22.
23.	Other reserves	-	-	134,910	23.
24.	Total Surplus Funds	6,001	443,993	336,266	24.
25.	Total Liabilities and Surplus Funds	$52,287	$5,068,881	$8,917,518	25.
	GENERAL INFORMATION				
26.	Surety coverage	$52,287	$2,000,000	$1,000,000	26.

9

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**BERLIN** **L'ANGE GARDIEN CREDIT UNION**	**BERLIN** **UNITED BROTHERHOOD CREDIT UNION**	**BRISTOL** **IPC EMPLOYEES CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$1,044,970	$2,007,368	$164,698	(a)
(b)	LESS: interest refunded	0	104,655	17,909	(b)
(c)	Interest on balances due from dep. institutions	218,955	771,066	-	(c)
(d)	Interest and dividend income on securities	11,859	859.983	-	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e
(f)	Interest on loans to credit unions	-	-	62,166	(f)
(g)	Other interest income	6,573	-	-	(g)
(h)	Total interest income	1,282,357	3,533,762	208,955	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	851,527	2,205,679	125,620	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	851,527	2,205,679	125,620	(c)
3.	Net interest income	430,830	1,328,083	83,335	3.
4.	Provision for or net actual loan losses	5,676	40,746	15,087	4.
5.	Non-interest income	20,546	21,992	1,136	5.
6.	Gains/(losses)				
(a)	On securities	0	617	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	165,904	169,041	35,417	(a)
(b)	Expense of premises (net)	37,291	27,901	3,679	(b)
(c)	Other	140,157	168,458	25,394	(c)
(d)	Total non-interest expense	343,352	365,400	64,490	(d)
8.	Net operating income	102,348	944,546	4,894	8.
9.	Entrance fees	-	-	-	9.
10.	Other additions/(deductions)	-	(122,365)	-	10.
11.	Net change prior to unrealized loss on securities	102,348	822,181	4,894	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	842,970	0	12.
13.	Net change for the period	$102,348	($20,789)	$4,894	13.
14.	Surplus funds at beginning of the period	1,287,359	6,501,399	230,160	14.
15.	Surplus funds at end of the period	1,389,707	6.480.610	235,054	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**CONCORD** **CONCORD POSTAL CREDIT UNION**	**DOVER** **K. P. CREDIT UNION**	**EXETER** **P E A CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$102,482	$135,730	$221.029	(a)
(b)	LESS: interest refunded	1,581	0	0	(b)
(c)	Interest on balances due from dep. institutions	36,782	51,243	80.500	(c)
(d)	Interest and dividend income on securities	-	-	159.713	(d)
(e	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	137,683	186.973	461.242	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	52,395	86,877	347,651	(a)
(b)	Interest on other borrowed money	-	928	-	(b)
(c)	Total interest expense	52,395	87,805	347.651	(c)
3.	Net interest income	85,288	99.168	113,591	3.
4.	Provision for or net actual loan losses	4,575	29,897	2.523	4.
5.	Non-interest income	116	13,425	727	5.
6.	Gains/(losses)				
(a)	On securities	0	0	(60)	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	5,210	46,306	21,551	(a)
(b)	Expense of premises (net)	-	-	3,500	(b)
(c)	Other	16,313	36,875	24,878	(c)
(d)	Total non-interest expense	21,523	83,181	49,929	(d)
8.	Net operating income	59,306	(485)	61,806	8.
9.	Entrance fees	200	-	95	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change prior to unrealized loss on securities	59,506	(485)	61.901	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	0	141,100	12.
13.	Net change for the period	$59,506	($485)	($79,199)	13.
14.	Surplus funds at beginning of the period	145,821	56.004	321,436	14.
15.	Surplus funds at end of the period	205,327	55,519	242.237	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**HUDSON** **SPRAGUE-NASHUA CREDIT UNION**	**KEENE** **M P B EMPLOYEES' CREDIT UNION**	**KEENE** **MONADNOCK CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$95,538	$604,139	$894,014	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	69,306	92,242	134,775	(c)
(d)	Interest and dividend income on securities	127,365	62,534	6	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	1,614	-	(g)
(h)	Total interest income	292,209	760,529	1,028,795	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	196,827	382,393	494,725	(a)
(b)	Interest on other borrowed money	617	-	722	(b)
(c)	Total interest expense	197,444	382,393	495,447	(c)
3.	Net interest income	94,765	378,136	533,348	3.
4.	Provision for or net actual loan losses	27,071	15,132	155,905	4.
5.	Non-interest income	743	20,354	76,800	5.
6.	Gains/(losses)				
(a)	On securities	0	375	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	28,533	171,534	274,975	(a)
(b)	Expense of premises (net)	-	444	20,112	(b)
(c)	Other	33,381	160,988	224,901	(c)
(d)	Total non-interest expense	61,914	332,966	519,988	(d)
8.	Net operating income	6,523	50,767	(65,745)	8.
9.	Entrance fees	67	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change prior to unrealized loss on securities	6,590	50,767	(65,745)	11.
12.	Unrealized loss on equity securities (valuation reserve)	204,272	0	0	12.
13.	Net change for the period	($197,682)	$50,767	($65,745)	13.
14.	Surplus funds at beginning of the period	209,877	405,334	260,748	14.
15.	Surplus funds at end of the period	12,195	456,101	195,003	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**LACONIA** BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	**LEBANON** HANOVER CREDIT UNION	**LEBANON** SBB EMPLOYEES' CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$35,876	$280.676	$350,824	(a)
(b)	LESS: interest refunded	4,315	0	0	(b)
(c)	Interest on balances due from dep. institutions	3,028	47,988	-	(c)
(d)	Interest and dividend income on securities	-	7	35,171	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	34,589	328.671	385,995	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	18,590	159.315	253,601	(a)
(b)	Interest on other borrowed money	-	1.127	32,428	(b)
(c)	Total interest expense	18.590	160.442	286,029	(c)
3.	Net interest income	15.999	168.229	99,966	3.
4.	Provision for or net actual loan losses	0	(2.301)	32,462	4.
5.	Non-interest income	411	5.481	15,319	5.
6.	Gains/(losses)				
(a)	On securities	0	0	(53,602)	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	5,516	71.057	50,604	(a)
(b)	Expense of premises (net)	-	16.419	-	(b)
(c)	Other	6,034	66.105	44,285	(c)
(d)	Total non-interest expense	11,550	153.581	94,889	(d)
8.	Net operating income	4,860	22.430	(65,668)	8.
9.	Entrance fees	6	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change prior to unrealized loss on securities	4,866	22.430	(65,668)	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	0	0	12.
13.	Net change for the period	$4,866	$22.430	($65,668)	13.
14.	Surplus funds at beginning of the period	60,791	105.449	236,804	14.
15.	Surplus funds at end of the period	65,657	127 879	171,136	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES - (rounded to nearest dollar)	**MANCHESTER** **CATHEDRAL CREDIT UNION**	**MANCHESTER** **GRANITE STATE CREDIT UNION**	**MANCHESTER** **J.F. & ASSOCIATES CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$1,131,174	$3,066,302	$735,772	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	342,460	1,252,750	64,845	(c)
(d)	Interest and dividend income on securities	13,930	819,953	-	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	253,651	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	1,487,564	5,392,656	800,617	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	1,102,043	4,013,616	399,408	(a)
(b)	Interest on other borrowed money	-	698	37,776	(b)
(c)	Total interest expense	1,102,043	4,014,314	437,184	(c)
3.	Net interest income	385,521	1,378,342	363,433	3.
4.	Provision for or net actual loan losses	0	3,791	21,056	4.
5.	Non-interest income	79,950	222,266	25,536	5.
6.	Gains/(losses)				
(a)	On securities	0	1,248	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	97,462	618,267	135,399	(a)
(b)	Expense of premises (net)	13,946	62,013	21,297	(b)
(c)	Other	172,512	355,127	154,462	(c)
(d)	Total non-interest expense	283,920	1,035,407	311,158	(d)
8.	Net operating income	181,551	562,658	56,755	8.
9.	Entrance fees	-	-	-	9.
10.	Other additions/(deductions-	-	-	-	10.
11.	Net change prior to unrealized loss on securities	181,551	562,658	56,755	11.
12.	Unrealized loss on equity securities (valuation reserve)	15,923	0	0	12.
13.	Net change for the period	$165,628	$562,658	$56,755	13.
14.	Surplus funds at beginning of the period	651,649	3,595,540	210,551	14.
15.	Surplus funds at end of the period	817,277	4,158,198	267,306	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	
1.	Interest income:				
(a)	Interest and fees on loans	$2,726,001	$105.142	$842,053	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	549,918	6,631	197,634	(c)
(d)	Interest and dividend income on securities	13,903	8,006	2,739	(d)
(e)	Interest on federal funds sold or similar overnight investment	145,239	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	3,435,061	119.779	1,042,426	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	2,154,819	63,137	737,377	(a)
(b)	Interest on other borrowed money	-	-	-	(b)
(c)	Total interest expense	2,154,819	63,137	737,377	(c)
3.	Net interest income	1,280,242	56,642	305,049	3.
4.	Provision for or net actual loan losses	60,000	11,427	15.126	4.
5.	Non-interest income	95,057	9,800	49,411	5.
6.	Gains/(losses)				
(a)	On securities	0	0	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	450,205	39,476	105,498	(a)
(b)	Expense of premises (net)	55,576	9,241	396	(b)
(c)	Other	385,503	26,484	115,930	(c)
(d)	Total non-interest expense	891,284	75,201	221,824	(d)
8.	Net operating income	424,015	(20,186)	117,510	8.
9.	Entrance fees	-	480	62	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change prior to unrealized loss on securities	424,015	(19,706)	117,572	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	0	0	12.
13.	Net change for the period	$424,015	($19.706)	$117,572	13.
14.	Surplus funds at beginning of the period	2,411,824	74.295	766,827	14.
15.	Surplus funds at end of the period	2,835,839	54,589	884.399	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$6,251,263	$144,092	$1,333,751	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	440,253	62,513	-	(c)
(d)	Interest and dividend income on securities	1,537,254	7,125	-	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	8,228,770	213,730	1,333,751	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	6,188,120	143,200	764,984	(a)
(b)	Interest on other borrowed money	45,950	-	31,026	(b)
(c)	Total interest expense	6,234,070	143,200	796,010	(c)
3.	Net interest income	1,994,700	70,530	537,741	3.
4.	Provision for or net actual loan losses	8,259	(919)	36,712	4.
5.	Non-interest income	93,837	1,141	102,885	5.
6.	Gains/(losses)				
(a)	On securities	0	0	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	470,584	27,923	260,946	(a)
(b)	Expense of premises (net)	105,467	-	32,591	(b)
(c)	Other	249,293	26,124	191,519	(c)
(d)	Total non-interest expense	825,344	54,047	485,056	(d)
8.	Net operating income	1,254,934	18,543	118,858	8.
9.	Entrance fees	-	-	1,089	9.
10.	Other additions/(deductions)	(50,000)	-	(329)	10.
11.	Net change prior to unrealized loss on securities	1,204,934	18,543	119,618	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	9,035	0	12.
13.	Net change for the period	$1,204,934	$9,508	$119,618	13.
14.	Surplus funds at beginning of the period	6,253,208	271,795	638,328	14.
15.	Surplus funds at end of the period	7,458,142	281,303	757,946	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NEWINGTON NEWCO CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$525,103	$111,106	$65,061	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	221,627	15,703	3,043	(c)
(d)	Interest and dividend income on securities	87,216	-	-	(d)
(e)	Interest on federal funds sold or similar overnight investment	48,063	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	882,009	126,809	68,104	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	527,232	56,631	27,318	(a)
(b)	Interest on other borrowed money	-	-	500	(b)
(c)	Total interest expense	527,232	56,631	27,818	(c)
3.	Net interest income	354,777	70,178	40,286	3.
4.	Provision for or net actual loan losses	20,440	1,713	21,508	4.
5.	Non-interest income	18,224	1,486	135	5.
6.	Gains/(losses)				
(a)	On securities	0	0	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	133,197	18,343	26,640	(a)
(b)	Expense of premises (net)	16,535	-	900	(b)
(c)	Other	133,803	20,334	27,006	(c)
(d)	Total non-interest expense	283,535	38,677	54,546	(d)
8.	Net operating income	69,026	31,274	(35,633)	8.
9.	Entrance fees	377	42	-	9.
10.	Other additions/(deductions)	-	(9)	-	10.
11.	Net change prior to unrealized loss on securities	69,403	31,307	(35,633)	11.
12.	Unrealized loss on equity securities (valuation reserve)	35,939	0	0	12.
13.	Net change for the period	$33,464	$31,307	($35,633)	13.
14.	Surplus funds at beginning of the period	813,024	144,297	143,588	14.
15.	Surplus funds at end of the period	846,488	175,604	107,955	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	**ORFORD** **EQUITY EMPLOYEES CREDIT UNION**	**PETERBOROUGH** **AWANE CREDIT UNION**	**ROCHESTER** **HOLY ROSARY CREDIT UNION**	
1.	Interest income:				
(a)	Interest and fees on loans	$1,862	$943,248	$2,196,110	(a)
(b)	LESS: interest refunded	0	5,975	0	(b)
(c)	Interest on balances due from dep. institutions	2,202	116,893	116,795	(c)
(d)	Interest and dividend income on securities	-	106,683	123	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	4,064	1,160,849	2,313,028	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	1,990	776,930	1,589,025	(a)
(b)	Interest on other borrowed money	-	-	5,457	(b)
(c)	Total interest expense	1,990	776,930	1,594,482	(c)
3.	Net interest income	2,074	383,919	718,546	3.
4.	Provision for or net actual loan losses	0	6,317	12,960	4.
5.	Non-interest income	0	21,623	67,534	5.
6.	Gains/(losses)				
(a)	On securities	0	0	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	-	149,948	308,668	(a)
(b)	Expense of premises (net-	-	14,453	26,326	(b)
(c)	Other	1,693	65,536	201,341	(c)
(d)	Total non-interest expense	1,693	229,937	536,335	(d)
8.	Net operating income	381	169,288	236,785	8.
9.	Entrance fees	-	-	-	9.
10.	Other additions/(deductions)	-	-	-	10.
11.	Net change prior to unrealized loss on securities	381	169,288	236,785	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	0	0	12.
13.	Net change for the period	$381	$169,288	$236,785	13.
14.	Surplus funds at beginning of the period	13,409	1,015,323	811,877	14.
15.	Surplus funds at end of the period	13,790	1,184,611	1,048,662	15.

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	SANDOWN	SOMERSWORTH	SUNCOOK	
		WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	CENTRAL CREDIT UNION	
1.	Interest income:				
(a)	Interest and fees on loans	$2,044	$442,227	$776,526	(a)
(b)	LESS: interest refunded	0	0	0	(b)
(c)	Interest on balances due from dep. institutions	1,601	32,751	32,668	(c)
(d)	Interest and dividend income on securities	-	43,078	44,405	(d)
(e)	Interest on federal funds sold or similar overnight investment	-	-	-	(e)
(f)	Interest on loans to credit unions	-	-	-	(f)
(g)	Other interest income	-	-	-	(g)
(h)	Total interest income	3,645	518,056	853,599	(h)
2.	Interest expense:				
(a)	Interest/dividends on deposits/shares	2,658	314,105	564,525	(a)
(b)	Interest on other borrowed money	-	4,594	-	(b)
(c)	Total interest expense	2,658	318,699	564,525	(c)
3.	Net interest income	987	199,357	289,074	3.
4.	Provision for or net actual loan losses	0	8,361	11,951	4.
5.	Non-interest income	58	19,016	15,144	5.
6.	Gains/(losses)				
(a)	On securities	0	0	0	(a)
(b)	Other	0	0	0	(b)
7.	Non-interest expense:				
(a)	Salaries, wages, fees and benefits	-	115,974	112,564	(a)
(b)	Expense of premises (net)	-	-	19,064	(b)
(c)	Other	1,238	99,766	66,338	(c)
(d)	Total non-interest expense	1,238	215,740	197,966	(d)
8.	Net operating income	(193)	(5,728)	94,301	8.
9.	Entrance fees	-	-	-	9.
10.	Other additions/(deductions)	-	10,432	-	10.
11.	Net change prior to unrealized loss on securities	(193)	4,704	94,301	11.
12.	Unrealized loss on equity securities (valuation reserve)	0	70,322	53,332	12.
13.	Net change for the period	($193)	($65,618)	$40,969	13.
14.	Surplus funds at beginning of the period	6,194	509,611	295,297	14.
15.	Surplus funds at end of the period	6,001	443,993	336,266	15.

MANCHESTER

ST. MARY'S BANK

200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600

(Year of Incorporation - 1909)

BRANCHES

542 Mast Road, Goffstown, NH 03045
Tel. 647-9646

545 D.W. Highway, Manchester, NH 03104
Tel. 624-1411

234 Elm Street, Manchester, NH 03101
Tel. 669-4600

OFFICERS

PRESIDENT

** Leonard D. Lacouture

EXECUTIVE VICE PRESIDENTS

Thomas J. Drociak
Gerald G. Gaucher
Raymond A. Lessard

SENIOR VICE PRESIDENTS

Russell F. Bellemare
Robert D. Blais
Richard N. Cunningham

VICE PRESIDENTS

Gary G. Francoeur
John Gunther
Paul Nelson
Douglas J. Petersen
Richard H. Rogers

ASSISTANT VICE PRESIDENTS

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Colleen Benham
Johanne Bielinski
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Linda D'Agostino
Karen S. Griesey
Mark F. Hobson
Richard R. Kump
Raoul Roy
Alex J. Skalkeas
Barbara A. Tousignant
Walter S. Wheeler

DIRECTORS

* Joseph J. Acorace
Gerald E. Aubin
Raymond A. Cloutier
Robert A. Duval
Ovide A. Lamontagne
Claude F. Pelletier
* Gerald O. Rheault
* Gerald Robert
* Henry L. Roy

* Investment Committee Members
** Chief Executive Officer

	STATEMENT OF CONDITION (Rounded to nearest dollar)	MANCHESTER ST. MARY'S BANK	
	ASSETS		
1.	Cash and demand balances	$7,215,282	1.
2.	Time and savings balances (maturing 1 year or less)	-	2.
3.	ICU funds and other overnight deposits	3,400,000	3.
4.	Time balances (maturing in excess of 1 year)	-	4.
5.	U. S. Government obligations	4,394,382	5.
6.	Federal agency securities	2,356,341	6.
7.	Other bonds, notes and debentures	11,556,897	7.
8.	Mutual funds shares and other stock investments (net)	-	8.
9.	Real estate loans	166,771,218	9.
10.	Other loans	72,704,989	10.
11.	LESS: Allowance for loan losses	713,581	11.
12.	Land and buildings (net)	3,187,909	12.
13.	Other fixed assets (net)	2,049,619	13.
14.	Other assets	4,720,120	14.
15.	Total Assets	$277,643,176	15.
	LIABILITIES AND SURPLUS FUNDS		
16.	Shares/deposits	$264,330,696	16.
17.	Notes payable	-	17.
18.	Other funds borrowed	-	18.
19.	Other liabilities	1,053,546	19.
20.	Total Liabilities	265,384,242	20.
21.	Statutory reserve (RSA 394-B:49)	10,635,000	21.
22.	Net undivided profits	1,623,934	22.
23.	Other reserves	-	23.
24.	Total Surplus Funds	12,258,934	24.
25.	Total Liabilities and Surplus Funds	$277,643,176	25.
	GENERAL INFORMATION		
26.	Surety coverage	$5,000,000	26.

21

	ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (rounded to nearest dollar)	MANCHESTER ST. MARY'S BANK	
1.	Interest income:		
(a)	Interest and fees on loans	$22,893,166	(a)
(b)	LESS: interest refunded	0	(b)
(c)	Interest on balances due from dep. institutions	74,182	(c)
(d)	Interest and dividend income on securities	1,541,849	(d)
(e)	Interest on federal funds sold or similar overnight investment	469,550	(e)
(f)	Interest on loans to credit unions	-	(f)
(g)	Other interest income	36,546	(g)
(h)	Total interest income	25,015,293	(h)
2.	Interest expense:		
(a)	Interest/dividends on deposits/shares	16,852,462	(a)
(b)	Interest on other borrowed money	5,424	(b)
(c)	Total interest expense	16,857,886	(c)
3.	Net interest income	8,157,407	3.
4.	Provision for or net actual loan losses	280,000	4.
5.	Non-interest income	1,146,073	5.
6.	Gains/(losses)		
(a)	On securities	0	(a)
(b)	Other	0	(b)
7.	Non-interest expense:		
(a)	Salaries, wages, fees and benefits	4,199,291	(a)
(b)	Expense of premises (net-	804,458	(b)
(c)	Other	2,532,873	(c)
(d)	Total non-interest expense	7,536,622	(d)
8.	Net operating income	1,486,858	8.
9.	Entrance fees	-	9.
10.	Other additions/(deductions)	93,477	10.
11.	Net change prior to unrealized loss on securities	1,580,335	11
12.	Unrealized loss on equity securities (valuation reserve)	0	12.
13.	Net change for the period	$1,580,335	13.
14.	Surplus funds at beginning of the period	10,678,599	14.
15.	Surplus funds at end of the period	12,258,934	15.

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS
NUMBER OF CREDIT UNIONS REPORTING: 31
DECEMBER 31, 1988

(rounded to nearest dollar)

			% of Total Assets
	ASSETS		
1.	Cash and demand balances	$12,584,604	1.85%
2.	Time and savings balances (maturing 1 year or less)	45,958,528	6.74%
3.	ICU funds and other overnight deposits	7,098,732	1.04%
4.	Time balances (maturing in excess of 1 year)	6,780,017	1.00%
5.	U. S. Government obligations	8,287,560	1.22%
6.	Federal agency securities	30,091,341	4.42%
7.	Other bonds, notes and debentures	12,019,226	1.76%
8.	Mutual funds shares and other stock investments (net)	9,092,900	1.33%
9.	Real estate loans	344,216,909	50.52%
10.	Other loans	188,482,188	27.66%
11.	LESS: Allowance for loan losses	793,148	0.12%
12.	Land and buildings (net)	5,329,706	0.78%
13.	Other fixed assets (net)	3,262,547	0.48%
14.	Other assets	8,983,295	1.32%
15.	Total Assets	$681,394,405	100.00%
	LIABILITIES AND SURPLUS FUNDS		
16.	Shares/deposits	$631,281,387	92.65%
17.	Notes payable	4,136,133	0.61%
18.	Other funds borrowed	0	0.00%
19.	Other liabilities	2,403,157	0.35%
20.	Total Liabilities	637,820,677	93.61%
21.	Statutory reserve (RSA 394-B:49)	27,137,543	3.98%
22.	Net undivided profits	13,328,124	1.96%
23.	Other reserves	3,108,061	0.46%
24.	Total Surplus Funds	43,573,728	6.39%
25.	Total Liabilities and Surplus Funds	$681,394,405	100.00%

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES
CREDIT UNIONS
December 31, 1988
(rounded to nearest dollar)

1.	Interest income:	
(a)	Interest and fees on loans	$50,229,347
(b)	LESS: interest refunded	134,435
(c)	Interest on balances due from dep. institutions	5,040,354
(d)	Interest and dividend income on securities	5,482,902
(e	Interest on federal funds sold or similar overnight investment	916,503
(f)	Interest on loans to credit unions	62,166
(g)	Other interest income	44,733
(h)	Total interest income	61,641,570
2.	Interest expense:	
(a)	Interest/dividends on deposits/shares	41,454,780
(b)	Interest on other borrowed money	167,247
(c)	Total interest expense	41,622,027
3.	Net interest income	20,019,543
4.	Provision for or net actual loan losses	845,475
5.	Non-interest income	2,146,226
6.	Gains/(losses)	
(a)	On securities	(51,422)
(b)	Other	0
7.	Non-interest expense:	
(a)	Salaries, wages, fees and benefits	8,316,033
(b)	Expense of premises (net)	1,291,609
(c)	Other	5,774,651
(d)	Total non-interest expense	15,382,293
8.	Net operating income	5,886,579
9.	Entrance fees	2,418
10.	Other additions/(deductions)	(68,794)
11.	Net change prior to unrealized loss on securities	5,820,203
12.	Unrealized loss on equity securities (valuation reserve)	1,372,893
13.	Net change for the period	$4,447,310
14.	Surplus funds at beginning of the period	39,126,418
15.	Surplus funds at end of the period	43,573,728

ABSTRACTS OF THE ANNUAL REPORT
OF
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
SHOWING
STATEMENT OF CONDITION

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
C/O UPTON, SANDERS & SMITH, P.O. BOX 1109
CONCORD, NEW HAMPSHIRE 03302-1109
TEL. 224-7791

(Year of Incorporation - 1952)

IN LIQUIDATION

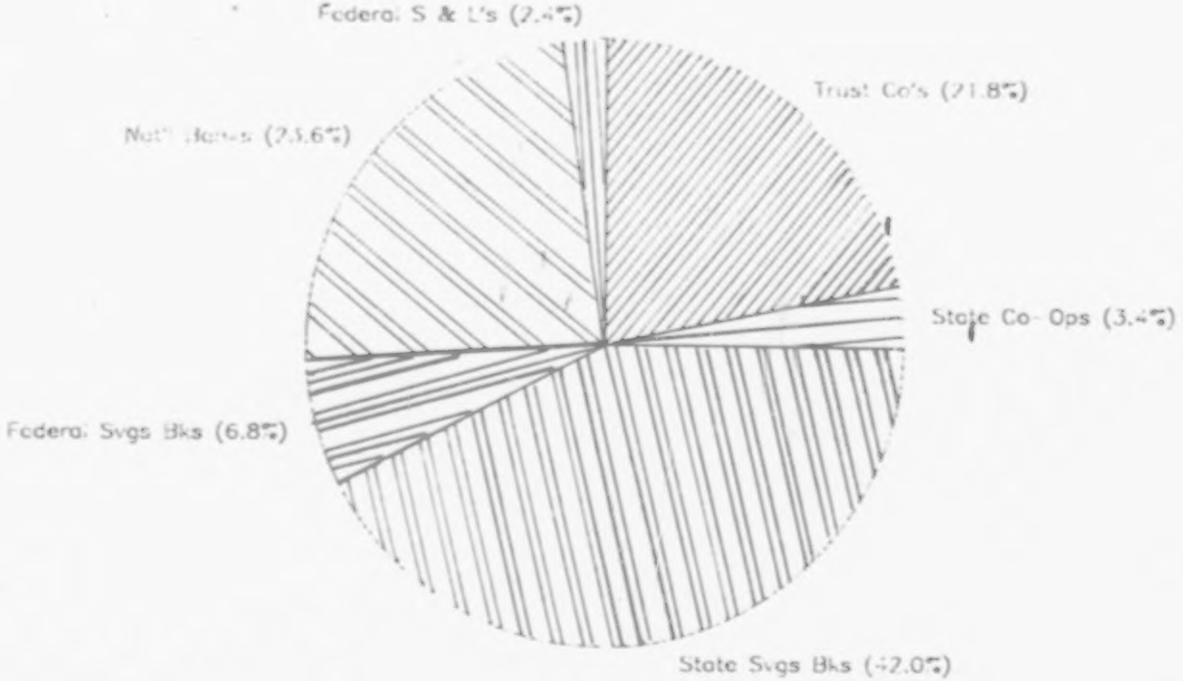
REPORT OF CONDITION

ASSETS	
CURRENT ASSETS:	
Cash	$54,457
OTHER ASSETS:	
Investments - loans	541,726
Venture capital - debentures on stock	90,000
TOTAL ASSETS	$686,183
LIABILITY AND STOCKHOLDERS' EQUITY	
LIABILITIES:	
Estimated amount due member banks	$699,632
Accrued expenses	11,651
TOTAL LIABILITIES	711,283
STOCKHOLDER'S EQUITY	
Retained earnings	(25,100)
TOTAL STOCKHOLDERS' EQUITY	(25,100)
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$686,183

GRAPHIC TRENDS

ASSET DISTRIBUTION

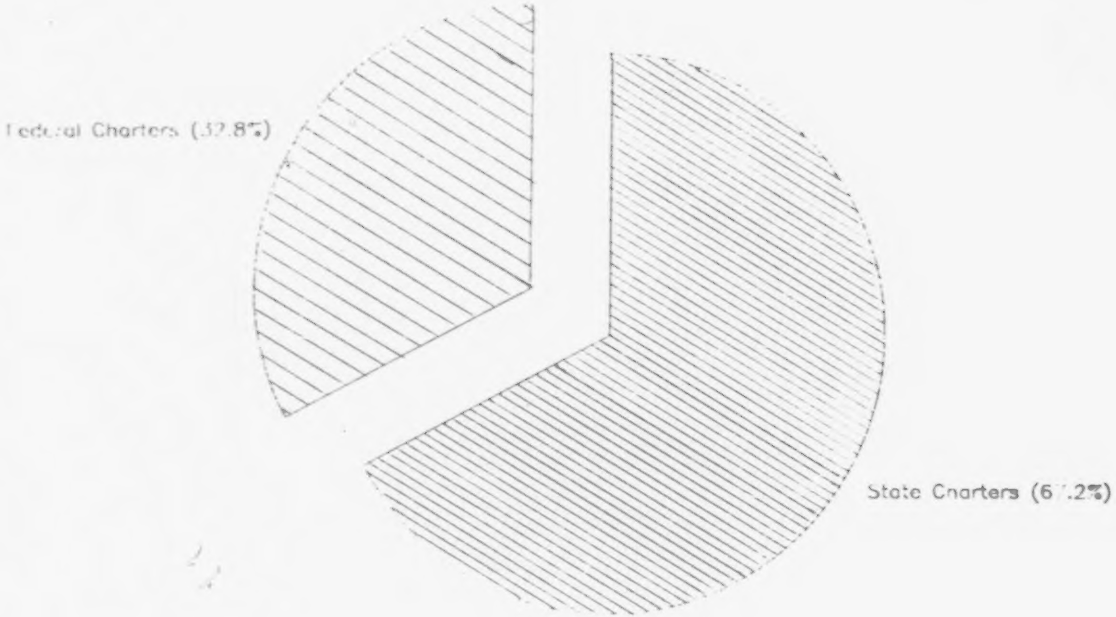
December 31, 1988



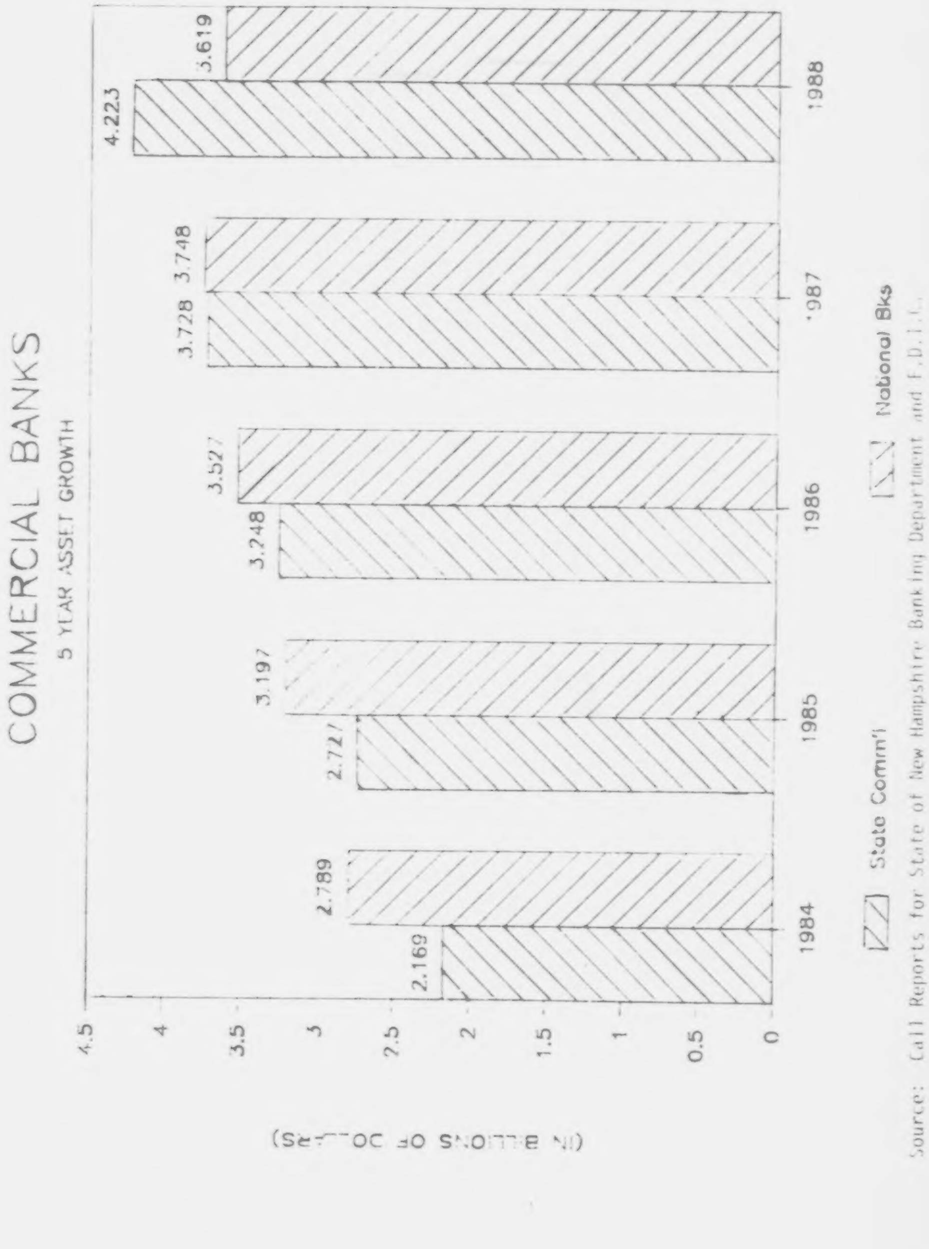
Source: Call Reports of State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

BANKING ASSETS BY CHARTER

DECEMBER 31, 1988



Source: Call Reports of State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.



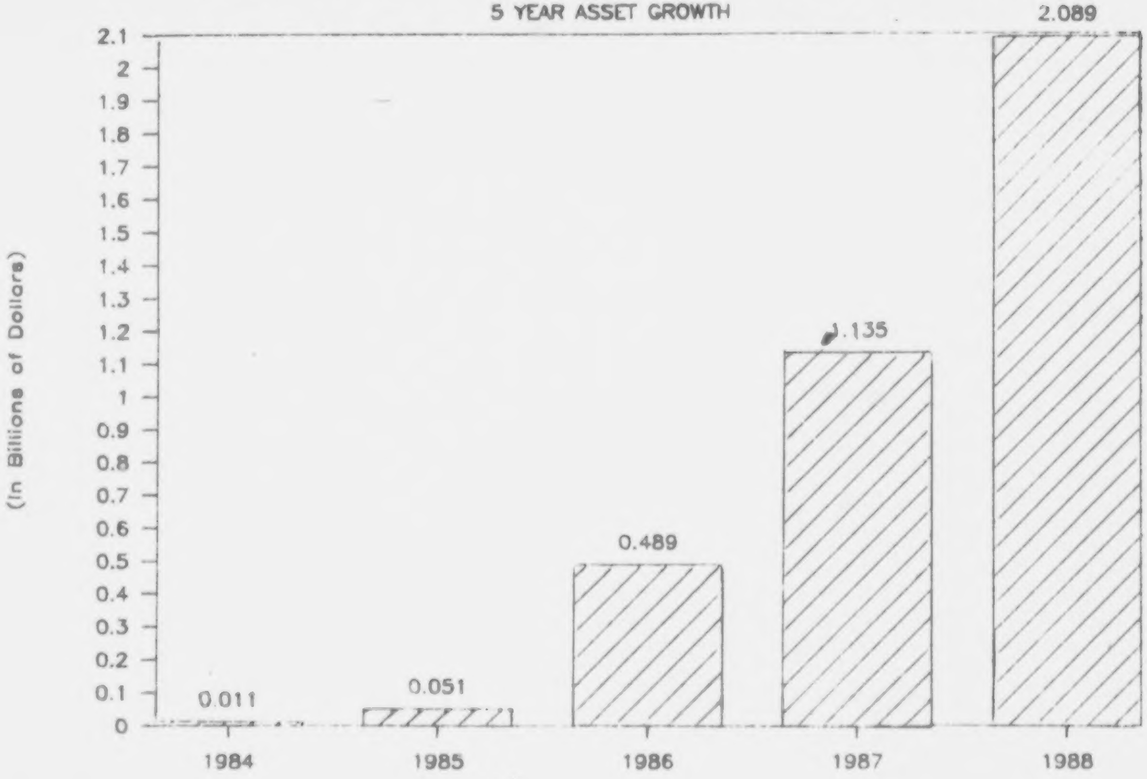
COMMERCIAL BANKS

5 YEAR ASSET GROWTH

Source: Call Reports for State of New Hampshire Banking Department and F.D.I.C.

"NON BANKS" & LIMITED SERVICE BANKS

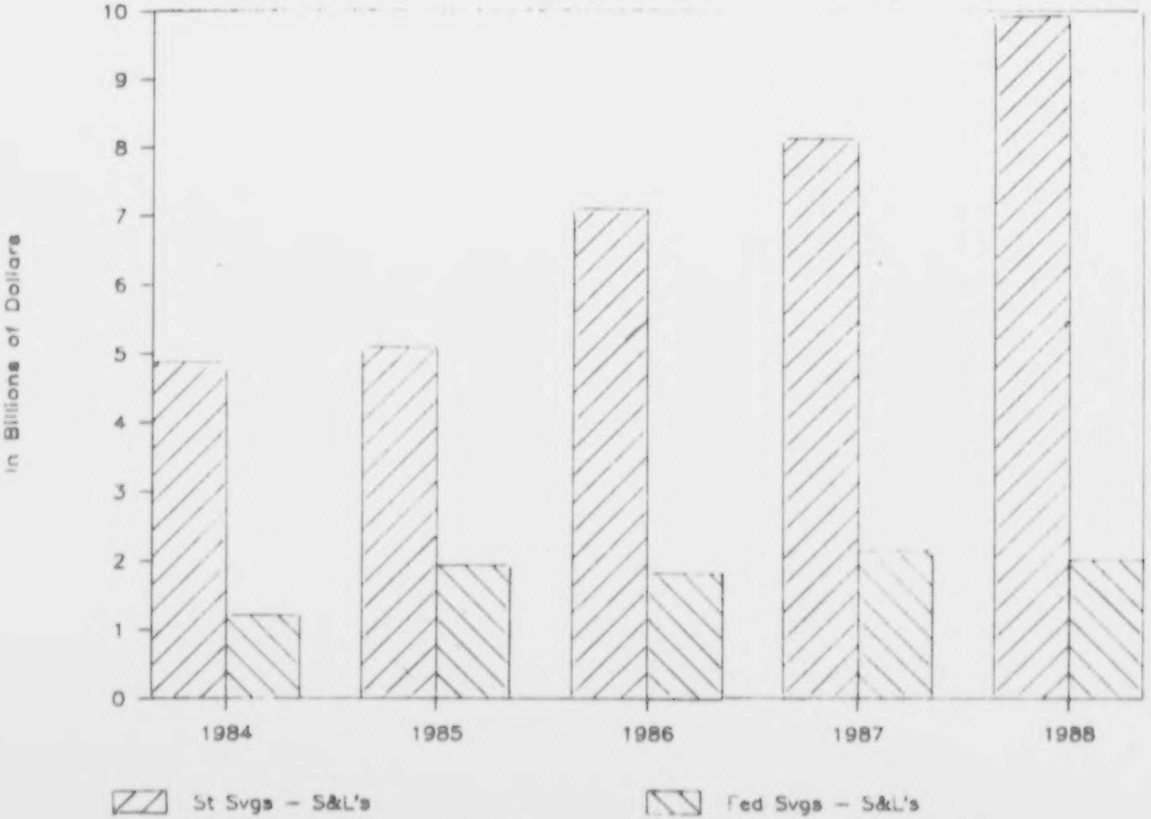
5 YEAR ASSET GROWTH



Source: Call Reports for State of New Hampshire Banking Department and F.D.I.C.

SAVINGS BANKS & SAVINGS AND LOAN ASSOC.

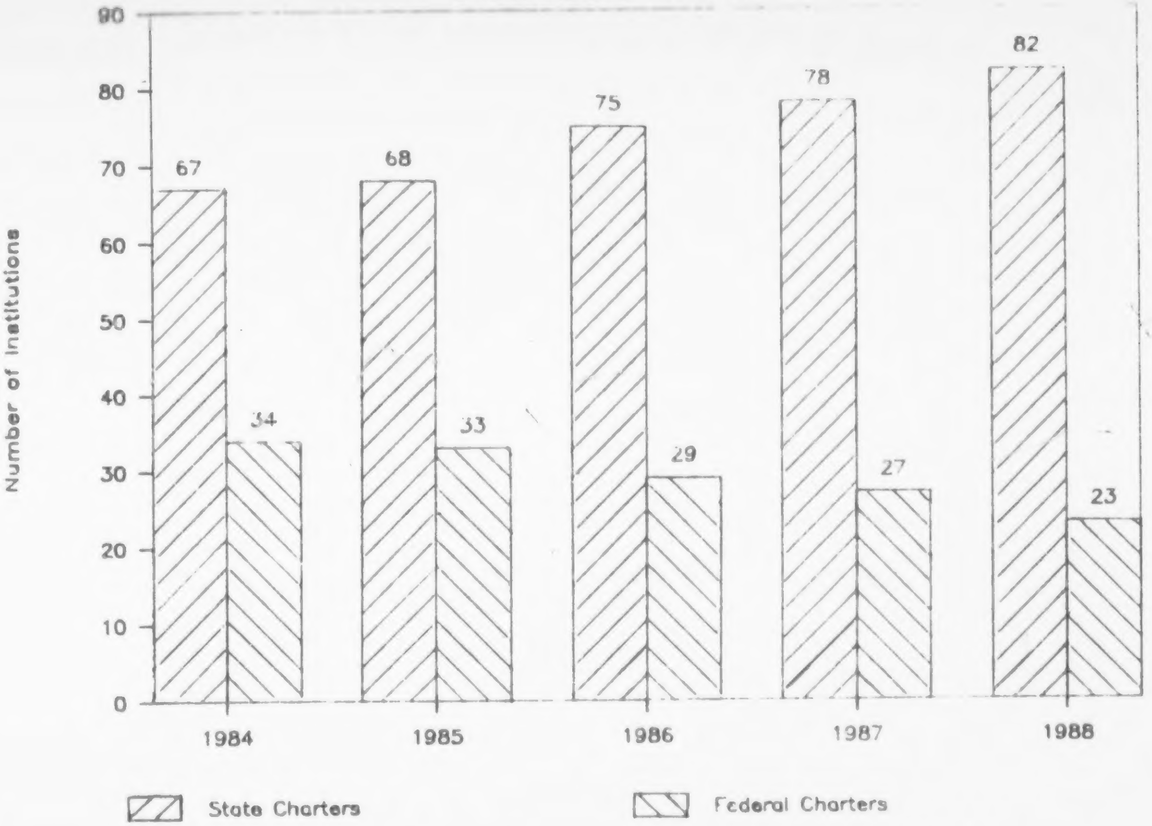
5 YEAR ASSET GROWTH



Source: Call Reports for State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

ALL BANKING INSTITUTIONS

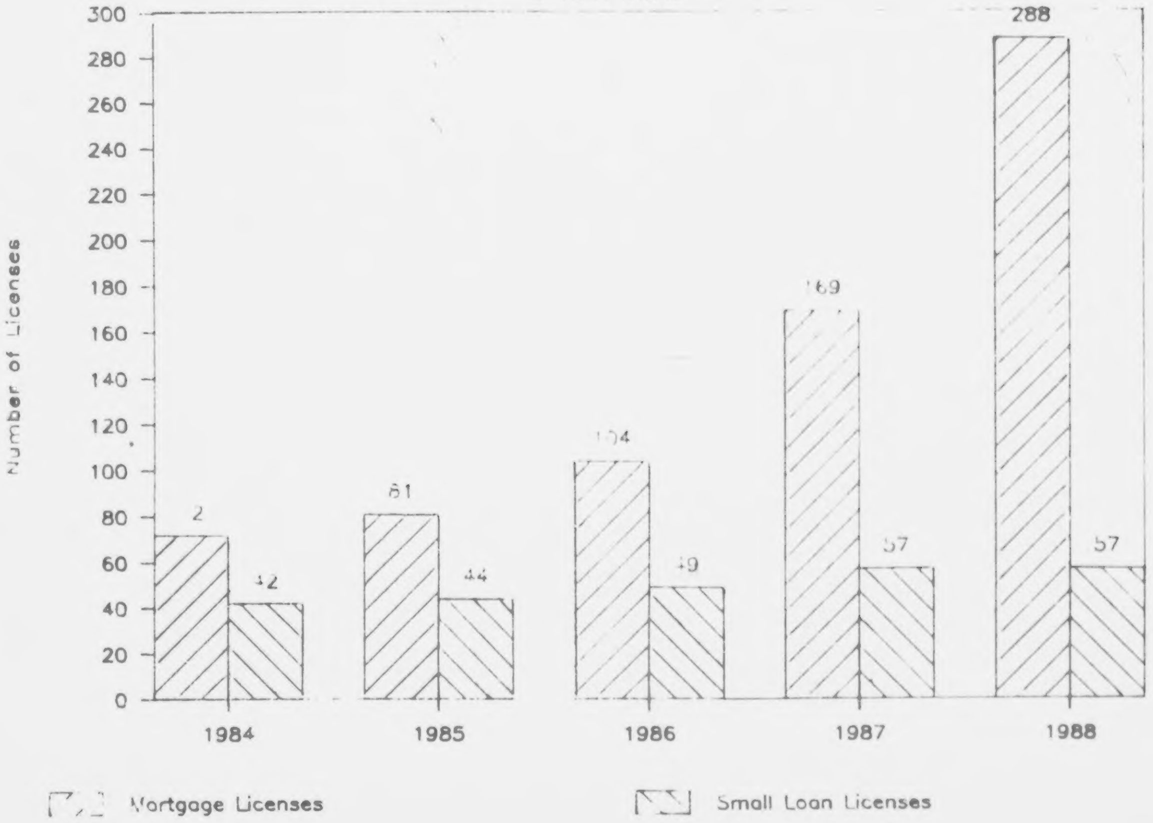
5 YEAR TREND BY CHARTERS



Source: Call Reports for State of New Hampshire Banking Department, F.D.I.C. and F.S.L.I.C.

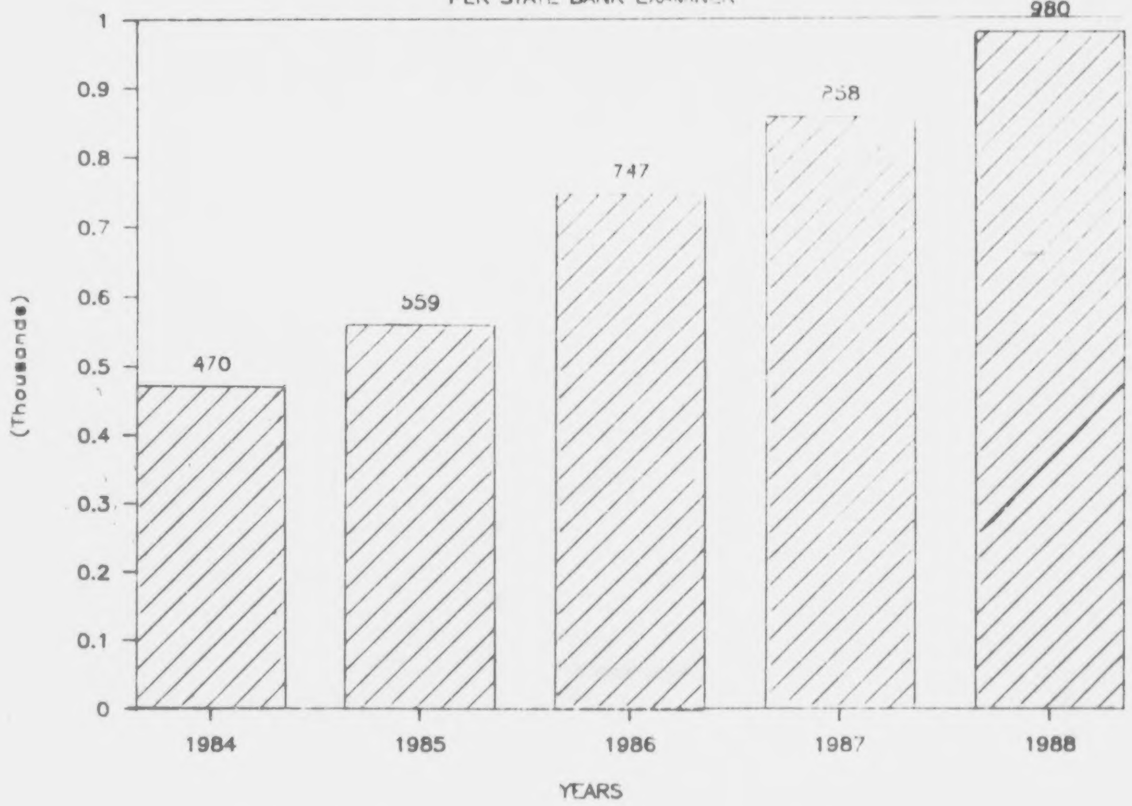
LOAN LICENSES UNDER REGULATION

5 YEAR TREND



STATE REGULATED BANKING ASSETS

PER STATE BANK EXAMINER



Source: State of New Hampshire Banking Department Call Reports and Personnel Records.

ANNUAL REPORT OF
FIRST MORTGAGE HOME LOAN LICENSEES
SHOWING LOCATION,
CONSOLIDATED STATEMENT OF CONDITION,
CONSOLIDATED STATEMENT OF
INCOME AND EXPENSE
AND ANALYSIS OF LOANS

FIRST MORTGAGE BANKER AND BROKER LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

Advanta Mortgage Corporation Northeast	Concord
Affordable Finance Co., Inc.	Merrimack
Alliance Mortgage	Manchester
Alpha Construction, Inc.	Amherst
ALW Home Mortgages, Inc.	Salem
ALW Home Mortgages, Inc.	Windham
American General Finance, Inc.	Nashua
Appleton Mortgage Corp.	Manchester
Asset and Appraisal Management Group, Inc.	Plymouth
Associates Financial Service of America, Inc.	Bedford
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Laconia
Avco Financial Services of NH, Inc. #1	Manchester
Avco Financial Services of NH, Inc. #2	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
BancBoston Mortgage Corporation of New England	Bedford
BankEast Mortgage Corporation	Manchester
BankEast Mortgage Corporation	Portsmouth
Bankers Cooperative Mortgage Service, Inc.	Bedford
Beckingham's, Jay, — Mortgage Services	Dover
Beneficial Mortgage Company of NH	Concord
Beneficial Mortgage Company of NH	Derry
Beneficial Mortgage Company of NH	Dover
Beneficial Mortgage Company of NH	Laconia
Beneficial Mortgage Company of NH	Lebanon
Beneficial Mortgage Company of NH	Manchester
Beneficial Mortgage Company of NH	Milford
Beneficial Mortgage Company of NH	Nashua
Beneficial Mortgage Company of NH	Portsmouth
Beneficial Mortgage Company of NH	Rochester
Boston Five Mortgage Corporation, The	Manchester
Boston Five Mortgage Corporation, The	Portsmouth
Broady, Andrew P.	Londonderry
C & G Investment Group	Hooksett
Camelot Mortgage Company	Nashua
Campton Common Realty, Inc.	Campton
Canterbury Mortgage Co., Inc.	Bedford
Carbajal, Lori	Goffstown
C F Investments, Inc.	Exeter
Chrylser First Eastern Financial Corporation	Bedford

FIRST MORTGAGE BANKER AND BROKER LICENSEES (Continued)
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

Chrylser First Eastern Financial Corporation	Laconia
Chrylser First Eastern Financial Corporation	Nashua
Cicciu, Nicholas R., Jr.	Bedford
Cilwa Agency, Inc., The	Manchester
Citicorp Mortgage, Inc.	Bedford
Coldwell Banker Curtin Country Realty	Weare
Coldwell Banker Despres and Associates	Jaffrey
Coldwell Banker Homes Unlimited	Claremont
Coldwell Banker Old Mill Properties, Inc.	Meredith
Coldwell Banker Old Mill Properties, Inc.	Moultonboro
Coldwell Banker Old Mill Properties, Inc.	Plymouth
Coldwell Banker Robert F. Martel Real Estate, Inc. #1	Manchester
Coldwell Banker Robert F. Martel Real Estate, Inc. #2	Manchester
Coldwell Banker Whitcomb Real Estate	Milford
Colonial Mortgage, Inc.	Amherst
Colonial Mortgage, Inc.	Concord
Colonial Mortgage, Inc.	Londonderry
COMFED Advisory Company, Inc.	Salem
COMFED Mortgage Company, Inc.	Dover
COMFED Mortgage Company, Inc.	Nashua
COMFED Mortgage Company, Inc.	Salem
Commercial Credit Corporation	Manchester
Commonwealth Mortgage Company, Inc.	Bedford
Commonwealth Mortgage Company, Inc.	Portsmouth
Consumers Mortgage, Inc.	Nashua
Dime Real Estate Services — New Hampshire, Inc.	Manchester
Dover Mortgage Placement Co.	Dover
Farragut Mortgage Company, Inc.	Manchester
FilnCo Management & Investment Services, Inc.	Raymond
FilnCo Management & Investment Services, Inc.	Stratham
First Eastern Mortgage Corporation	Nashua
First Essex Mortgage Co., Inc.	Londonderry
First New England Mortgage Corporation	Nashua
First NH Mortgage Corporation	Bedford
First NH Mortgage Corporation	Hooksett
First NH Mortgage Corporation	Nashua
First NH Mortgage Corporation	Portsmouth
First Northern Mortgage Corporation	Bedford
First Northern Mortgage Corporation #1	Keene
First Northern Mortgage Corporation #2	Keene
First Northern Mortgage Corporation	Nashua
First Northern Mortgage Corporation	Peterborough
First Resource Financial, Inc.	Manchester
First Union Home Equity Corporation	Nashua

FIRST MORTGAGE BANKER AND BROKER LICENSEES (Continued)
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

Fleet Mortgage Corporation	Bedford
Fleet Mortgage Corporation	Nashua
Fortune Financial Group, Inc.	Nashua
GMAC Mortgage Corporation of PA	Bedford
GMAC Mortgage Corporation of PA	Portsmouth
Golden & Covey, Inc.	Littleton
G.P. Financial Company/Gary Paquette	Epsom
GSBI Mortgage Corporation	Keene
Homeowners Funding Corp. of Connecticut	Salem
Homeowners Mortgage Company	Dover
Homeowners Mortgage Company	Londonderry
Homex Mortgage Corporation	Nashua
Household Finance Corporation, II	Manchester
Household Finance Corporation, II	Nashua
H.R. Clarke Associates/Huguette R. Clarke	Bristol
Hunter Financial Group, Inc., The	Windham
ICA Mortgage Corporation	Concord
Indian Head Mortgage Corporation	Keene
Indian Head Mortgage Corporation	Littleton
Indian Head Mortgage Corporation	Nashua
Indian Head Mortgage Corporation	Portsmouth
JCM Mortgage Corporation	Concord
John Hancock Home Mortgage Corporation	Goffstown
John Hancock Home Mortgage Corporation	Rye
Kissell Company, The	Manchester
Kittredge Associates, Inc.	Manchester
LiTenda Mortgage Corporation	Bedford
Logan Mortgage, Inc.	Exeter
Manchester Mortgage Company	Manchester
Members Mortgage Services Corporation	Hampton
Members Mortgage Services Corporation	Manchester
Merrill Lynch Equity Management, Inc.	Manchester
Merrimack Mortgage Company, Inc.	Bedford
MFC Mortgage Company, Inc.	Windham
MLS Mortgage Loan Services, Inc.	Manchester
Modern Mortgage Services	Concord
The Money Store/New Hampshire, Inc.	Manchester
Moses & Gagne Financial Services	Concord
Mortgages Unlimited Corporation	Salem
National Mortgage Company, Inc.	Bedford
National Mortgage Company, Inc. #1	Bedford
National Mortgage Company, Inc. #2	Concord
National Mortgage Company, Inc.	Laconia
National Mortgage Company, Inc.	Nashua

FIRST MORTGAGE BANKER AND BROKER LICENSEES (Continued)
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

National Mortgage Company, Inc.	Portsmouth
New England General Mortgage Company	Portsmouth
Neworld Loan Center	Bedford
Numerica Financial Center, inc.	Concord
Numerica Financial Center, inc.	Manchester
Numerica Financial Center, inc.	Portsmouth
Oakes Finanical Services, Inc.	Dover
Old Stone Mortgage Corporation	Bedford
Old Stone Mortgage Corporation	Rye
Origination Services, Inc.	Bedford
Patten Auction & Land Corporation	Bow
Patten Auction & Land Corporation	Pittsburg
Patten Corporation	Bow
Patten Corporation Northeast	Bow
Pioneer Financial Mortgage Company	Bedford
Plymouth Mortgage Company	Merrimack
Provident Financial Services	Portsmouth
r.e. Scott Mortgage Company	Merrimack
Realty Financial Services, Inc.	Goffstown
Resource Lending of NH	Nashua
Ross, Thomas B./Ross Management Service, Inc.	Gilford
Schaefer Mortgage Corporation	Londonderry
Seacoast Mortgage Corporation	Milford
Sears Consumer Financial Corporation	Bedford
Security Pacific Financial Services, Inc.	Concord
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Nashua
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Source Funding Corporation	Nashua
Southwick Financial Corporation	Bedford
Statewide Credit	Nashua
Statewide Funding, Inc.	Bedford
Sterling Mortgage Corporation	West Rindge
Sweeney, Elaine B.	Nashua
Taube Investment Corporation	Manchester
Tri-State Mortgage and Investments, Inc.	Brentwood
U.S. Funding Inc. of NH	Nashua
Village Green Mortgage Corp.	Londonderry
Westmark Mortgage Corporation	Hampton
Westmark Mortgage Corporation	Nashua
Wolfeboro Falls Mortgage Company	Wolfeboro Falls
Wolfgram, Donald A.	Manchester
Zim Trust, The	Londonderry

CONSOLIDATED STATEMENT OF CONDITION
OF
242 FIRST MORTGAGE BANKER AND BROKER LICENSEES
DECEMBER 31, 1988

The following statements and analyses have been prepared in accordance with the requirements of RSA 397-A

ASSETS	(cents omitted)
Cash on hand and in banks	$ 7,287,066
Loans receivable	299,102,069
Furniture, fixtures & equipment	5,038,704
Deferred charges	16,046,155
Other assets	32,213,02
Total Assets Used and Useful in the Mortgage Home Loan Business	359,687,016
Assets Not Used in the Mortgage Home Loan Business	108,725,723
Total Assets	$468,412,739
LIABILITIES AND CAPITAL	
Notes and accounts payable	$387,541,872
Other liabilities	17,007,143
Total Liabilities	404,549,015
Capital stock	9,158,048
Surplus	36,803,265
Net worth	9,249,466
Reserve for bad debts	4,101,066
Other reserves	621,338
Deferred income	3,930,541
Total Capital	63,863,724
TOTAL LIABILITIES AND CAPITAL	$468,412,739

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
242 FIRST MORTGAGE BANKER AND BROKER LICENSEES
DECEMBER 31, 1988

INCOME DERIVED FROM FIRST MORTGAGE BANKER AND BROKER BUSINESS:	(cents omitted)
Interest collected on loans	$ 32,196,303
Commissions received	4,631,888
Other income	33,578,073
Total Income	70,406,264
EXPENSES OF CONDUCTING FIRST MORTGAGE BANKER AND BROKER BUSINESS:	
Salaries	17,406,389
Rent	2,789,899
Interest	29,668,598
Advertising	872,033
Taxes	145,983
Other Expenses	21,761,215
Total Expense	72,644,117
NET EARNINGS	(2,237,853)
OTHER INCOME (NON-CURRENT)	965,233
Sub-total	(1,272,620)
OTHER CHARGES (NON-CURRENT)	941,296
NET PROFIT FOR THE PERIOD	($2,213,916)

21

CONSOLIDATED ANALYSIS OF LOANS
OF
242 FIRST MORTGAGE BANKER AND BROKER LICENSEES

	No. of Loans	(cents omitted) Amount
Loans Brokered During The Year	2,666	$ 209,633,458
Loans Made During The Year	14,327	1,416,238,200
Loan Balances Outstanding December 31, 1988	26,721	1,937,840,264

Loans Made During The Year Classified By Size:

	No. of Loans	Amount
$ 1 thru $ 50,000	2,277	$ 48,735,266
$ 50,001 thru $ 75,000	2,690	195,488,591
$ 75,001 thru $100,000	4,262	380,751,618
$100,001 thru $125,000	3,297	361,645,357
$125,001 thru $150,000	1,567	195,252,459
Over $150,001	1,234	$ 234,364,909
Total	14,327	$1,416,238,200

ANNUAL REPORT OF
SECOND MORTGAGE HOME LOAN LICENSEES
SHOWING LOCATION,
CONSOLIDATED STATEMENT OF CONDITION,
CONSOLIDATED STATEMENT OF
INCOME AND EXPENSE
AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

Ashby Financial Services	Nashua
Associates Financial Service of America, Inc.	Bedford
Associates Financial Service of America, Inc.	Nashua
Avco Financial Services of NH, Inc.	Concord
Avco Financial Services of NH, Inc.	Laconia
Avco Financial Services of NH, Inc. #1	Manchester
Avco Financial Services of NH, Inc. #2	Manchester
Avco Financial Services of NH, Inc.	Nashua
Avco Financial Services of NH, Inc.	North Hampton
Avco Financial Services of NH, Inc.	Plaistow
Avco Financial Services of NH, Inc.	Rochester
Avco Financial Services of NH, Inc.	Salem
Beneficial Mortgage Company, Inc.	Concord
Beneficial Mortgage Company, Inc.	Derry
Beneficial Mortgage Company, Inc.	Dover
Beneficial Mortgage Company, Inc.	Laconia
Beneficial Mortgage Company, Inc.	Lebanon
Beneficial Mortgage Company, Inc.	Manchester
Beneficial Mortgage Company, Inc.	Milford
Beneficial Mortgage Company, Inc.	Nashua
Beneficial Mortgage Company, Inc.	Portsmouth
Beneficial Mortgage Company, Inc.	Rochester
Boston Five Mortgage Corporation	Portsmouth
C & G Investment Group	Hooksett
Camelot Financial Services, Inc.	Nashua
C F Investments, Inc.	Exeter
Chrysler First Eastern Financial Corporation	Bedford
Chrysler First Eastern Financial Corporation	Laconia
Chrysler First Eastern Financial Corporation	Nashua
Citicorp Mortgage, Inc.	Bedford
Comfed Advisory Company, Inc.	Salem
Comfed Mortgage Company, Inc.	Dover
Comfed Mortgage Company, Inc.	Nashua
Comfed Mortgage Company, Inc.	Salem
Commercial Credit Corporation	Manchester
Dugas, Paul R.	Manchester
Eastern Funding	Windham
Eastern Savings Bank	Salem
Fairfax Avenue Development Corporation	Manchester
Farragut Mortgage Company, Inc.	Manchester
FilnCo Management & Investment Services, Inc.	Stratham
First Essex Mortgage Co., Inc.	Londonderry
First Northern Mortgage Corporation	Bedford
First Northern Mortgage Corporation #1	Keene

SECOND MORTGAGE HOME LOAN LICENSEES (Continued)
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

First Northern Mortgage Corporation #2	Keene
First Northern Mortgage Corporation	Nashua
First Northern Mortgage Corporation	Peterborough
First Union Home Equity Corporation	Nashua
Ford Motor Credit Company	Bedford
Home Credit Corporation of R.I.	Windham
Home Owners Fed	Nashua
Homeowners Funding Corp. of Connecticut	Salem
Household Finance Corporation, II	Manchester
Household Finance Corporation, II	Nashua
Husker Mortgages	Manchester
Irving Financial Centers, Inc.	Nashua
Logan Mortgage, Inc.	Exeter
Manchester Mortgage Company	Manchester
Merrill Lynch Equity Management, Inc.	Manchester
MLS Mortgage Loan Services, Inc.	Manchester
The Money Store/New Hampshire, Inc.	Manchester
Mortgages Unlimited Corporation	Salem
Numerica Financial Center, Inc.	Concord
Numerica Financial Center, Inc.	Portsmouth
Oakes Financial Services, Inc.	Dover
Pioneer Financial Mortgage Company	Bedford
Resource Lending of NH	Nashua
RSW Financial Services, Inc.	Sanbornton
Seacoast Mortgage Corporation	Milford
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation #3	Bedford
Sears Consumer Financial Corporation #1	Concord
Sears Consumer Financial Corporation #2	Concord
Sears Consumer Financial Corporation	Derry
Sears Consumer Financial Corporation	Exeter
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	Hudson
Sears Consumer Financial Corporation	Keene
Sears Consumer Financial Corporation	Londonderry
Sears Consumer Financial Corporation	Manchester
Sears Consumer Financial Corporation	Meredith
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth

SECOND MORTGAGE HOME LOAN LICENSEES (Continued)
NEW HAMPSHIRE OFFICES (ONLY)
DECEMBER 31, 1988

Sears Consumer Financial Corporation	Stratham
Security Pacific Financial Services, Inc.	Concord
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Nashua
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Sol-R-Ize	Manchester
Statewide Credit	Nashua
Statewide Funding, Inc.	Bedford
Taube Investment Corporation	Manchester
Tri-State Mortgage & Investments, Inc.	Brentwood
U.S. Funding Inc. of NH	Nashua
Westmark Mortgage Corporation	Nashua
Zim Trust, The	Londonderry

CONSOLIDATED STATEMENT OF CONDITION
OF
148 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1988

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A

ASSETS	(cents omitted)
Cash on hand and in banks	$ 2,184,271
Loans receivable	125,398,889
Furniture, fixtures & equipment	435,772
Organization expense	76,447
Deferred charges	99,508
Other assets	6,606,614
Total Assets Used and Useful in the Second Mortgage Home Loan Business	134,800,501
Assets Not Used in the Second Mortgage Home Loan Business	57,741,788
Total Assets	$192,542,289
LIABILITIES AND CAPITAL	
Notes and accounts payable	$121,590,683
Other liabilities	21,759,894
Total Liabilities	143,350,577
Capital stock	733,146
Surplus	15,396,909
Net worth	25,260,930
Reserve for bad debts	4,119,337
Other reserves	20,639
Deferred income	3,660,751
Total Capital	49,191,712
TOTAL LIABILITIES AND CAPITAL	$192,542,283

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
148 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1988

9

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:	(cents omitted)
Interest collected on loans	$ 16,645,288
Other income	4,060,972
Total Income	20,706,260
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:	
Salaries	2,269,459
Rent	283,585
Interest	7,262,438
Advertising	297,064
Taxes	1,578,946
Other Expenses	2,866,013
Total Expense	14,557,505
NET EARNINGS	6,148,755
OTHER INCOME (NON-CURRENT)	613,942
Sub-total	6,762,697
OTHER CHARGES (NON-CURRENT)	1,029,769
NET PROFIT FOR THE PERIOD	$ 5,732,928

3D

CONSOLIDATED ANALYSIS OF LOANS
OF
148 SECOND MORTGAGE HOME LOAN LICENSEES

	No. of Loans	(cents omitted) Amount
Loans Made During The Year	4,795	$120,819,910
Loan Balances Outstanding December 31, 1988	6,098	150,759,432

Loans Made During The Year Classified By Size:

$ .01 to $10,000.00 inclusive	1,413	$ 6,881,538
$10,001.01 to $20,000.00 inclusive	986	15,293,706
$20,000.01 to $30,000.00 inclusive	892	22,748,207
$30,000.01 to $40,000.00 inclusive	679	22,991,377
$40,000.01 to $50,000.00 inclusive	241	10,831,580
Over $50,000.01	584	$42,073,502
Totals	4,795	$120,819,910

ANNUAL REPORT OF
SMALL LOAN LICENSEES
SHOWING LOCATION,
CONSOLIDATED STATEMENT OF CONDITION,
CONSOLIDATED STATEMENT OF
INCOME AND EXPENSE
AND ANALYSIS OF LOANS
NON-PAYING DELINQUENT ACCOUNTS,
SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1988

Associates Financial Services Company of New Hampshire, Inc.	Bedford
Associates Financial Services Company of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Hooksett
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc.	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	North Hampton
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial New Hampshire Inc.	Concord
Beneficial New Hampshire Inc.	Derry
Beneficial New Hampshire Inc.	Dover
Beneficial New Hampshire Inc.	Laconia
Beneficial New Hampshire Inc.	Manchester
Beneficial New Hampshire Inc.	Milford
Beneficial New Hampshire Inc.	Nashua
Beneficial New Hampshire Inc.	Portsmouth
Beneficial New Hampshire Inc.	Rochester
Beneficial New Hampshire Inc.	West Lebanon
Boston Five Mortgage Corp., The	Portsmouth
Chrysler First Financial Services Corporation	Bedford
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Commercial Credit Corporation	Manchester
Ford Motor Credit Company	Bedford
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Irving Financial Centers, Inc.	Nashua
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation #3	Bedford
Sears Consumer Financial Corporation #1	Concord
Sears Consumer Financial Corporation #2	Concord
Sears Consumer Financial Corporation	Derry
Sears Consumer Financial Corporation	Exeter
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	Hampton
Sears Consumer Financial Corporation	Hudson
Sears Consumer Financial Corporation	Keene

SMALL LOAN LICENSEES (Continued)
DECEMBER 31, 1988

Sears Consumer Financial Corporation	Manchester
Sears Consumer Financial Corporation	Meredith
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	N. Londonderry
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth
Security Pacific Financial Services, Inc.	Concord
Security Pacific Financial Services, Inc.	Manchester
Security Pacific Financial Services, Inc.	Nashua
Security Pacific Financial Services, Inc.	Portsmouth
Security Pacific Financial Services, Inc.	Rochester
Taube Finance Co., Inc.	Manchester
United Savers Acceptance Corp.	Hanover

CONSOLIDATED STATEMENT OF CONDITION
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1988

The following statement and analyses have been prepared in accordance with the requirements of 399-A, Section 21, Paragraph III Section 9.

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	$99,882	$156,387
Accounts receivable	3,081	95,486
Loans receivable of $10,000 or less	42,743,187	0
Loans receivable	0	93,664,389
Furniture, fixtures and equipment	664,630	336,141
Accrued interest receivable	352,392	449,218
Organization expense (net of reserve)	0	0
Deferred charges	222,496	145,205
Other assets	768,122	1,373,471
Total Assets	$44,853,790	$96,967,608

LIABILITIES AND CAPITAL

(CENTS OMITTED)

	Small Loan Business	Other Business
Accounts payable	$75,161	$50,995
Notes payable	658,566	3,597,601
Deferred income and unearned charges on loans rec.	273,691	2,945,926
Due home office and subsidiaries	33,270,801	64,889,128
Other liabilities	88,387	2,537,359
Capital stock	42,416	33,810
Net worth (if individual or partnership)	0	0
Surplus (including undivided profits-	8,736,401	20,729,839
Reserve for bad debts	1,708,321	2,000,672
Other reserves	46	182,267
Total Liabilities and Capital	$44,853,790	$96,967,608

CONSOLIDATED STATEMENT OF INCOME & EXPENSE
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1988

(CENTS OMITTED)

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$8,832,734	$4,264,883
Interest or charges collected from other business	0	8,162,638
Default charges	2,716	5,577
Deferment charges	81	37,128
Other income	225,946	729,654
Total Income	9,061,477	13,199,880
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	96,118	75,236
Auditing	4,814	3,684
Insurance and fidelity bonds	10,681	11,434
Legal fees	30,383	29,999
Postage, printing and stationery	100,894	170,671
Rent	214,873	282,280
Salaries	1,026,134	1,369,956
Taxes:		
License fees	13,802	15,794
State and local	245,643	267,755
Federal	733,019	1,169,551
Other	1,796,297	2,140,139
Total Expense	$4,272,658	$5,536,499

(CENTS OMITTED)

	Small Loan Business	Other Business
NET EARNINGS	$4,788,819	$7,663,381
Other Income	166,108	61,944
Subtotal	4,954,927	7,725,325
Other charges	1,085,341	576,338
Total charges	1,085,341	576,338
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$3,869,586	$7,148,987
Interest paid on borrowed funds	$3,392,034	$5,738,325

33

CONSOLIDATED ANALYSIS OF LOANS
OF
57 SMALL LOAN LICENSEES
DECEMBER 31, 1988

	Small Loan Business	
		(CENTS OMITTED)
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1987	17,974	$36,753,023
Loans Made During the Year	15,273	38,362,916
Loan Balances Outstanding December 31, 1988	19,031	42,743,187
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	1,918	$617,021
$ 600.01 to $ 1,500.00	2,982	3,144,860
$ 1,500.01 to $ 5,000.01	9,317	25,557,714
$ 5,000.01 to $ 7,500.01	879	5,218,336
$ 7,500.01 to $10,000.00	177	3,824,985
Total	15,273	$38,362,916
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	746	$1,900,784
Automobiles	613	1,959,590
Other chattels	3,612	11,239,573
Unsecured notes	10,036	19,680,624
Endorsed notes	233	1,181,534
Wage assignments	13	40,442
Other considerations	20	2,360,369
Total	15,273	$38,362,916
Accounts with no payment of either principal or charges:		
One month	1,150	$2,492,172
Two months	368	716,232
Three months or more	457	855,511
Total	1,975	$4,063,915

CONSOLIDATED REPORT OF SUITS, POSSESSIONS AND SALE OF CHATTELS OF 57 SMALL LOAN LICENSEES DECEMBER 31, 1988

	Small Loan Business	
		(CENTS OMITTED)
	No. of Accounts	**Amount Due**
SUITS FOR RECOVERY:		
Suits pending at close of previous year	203	$502,532
Suits instituted during the year	314	396,816
Suits on which judgment was secured during the year	215	299,286
Suits settled before judgment during the year	76	122,875
Suits pending at close of current year	226	477,187
WAGE ASSIGNMENTS FILED DURING THE YEAR	1	4,433
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin or Contract Right		
(1) When in use	2	2,500
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	0	0
(2) When not in use	0	0
(B) Automobiles		
By Replevin or Contract Right		
(1) When in use	0	0
(2) When not in use	1	2,996
By Voluntary Surrender		
(1) When in use	2	4,525
(2) When not in use	1	2,449
(C) Other Chattels and Property		
By Replevin or Contract Right		
(1) When in use	0	0
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	3	1,701
(2) When not in use	3	8,550
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	1	1,856
(2) When not in use	4	11,218
(B) Without Borrower's Consent		
(1) When in use	0	0
(2) When not in use	1	$ 2,996

ALL
FINANCIAL INSTITUTIONS
IN
NEW HAMPSHIRE

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
	*	Suncook Bank, The, Suncook
Alstead:	*	Connecticut River Bank, Charlestown
Alton:	*	Farmington National and Savings Bank, Farmington
	*	Wolfeboro National Bank, The, Wolfeboro
Amherst:	=	Alpha Construction, Inc.
	+	Century Mortgage Co., Inc. D/B/A Equitystars
	+ =	Colonial Mortgage, Inc.
	+	First Eastern Mortgage Corporation
	=	First Prime Mortgage Corporation
		Granite Bank
	*	Milford Co-operative Bank, Milford
	=	NorthEastern Mortgage Company, Inc.
	+ #	Sears Consumer Financial Corporation
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	First Central Bank, Laconia
	*	Meredith Village Savings Bank, Meredith
	*	Pemigewasset National Bank, Plymouth
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank, Dover
Bedford:	*	Amoskeag Bank, Manchester (2)
	+ = #	Associates Financial Services of America, Inc.
	=	Astrum Funding Corporation
	=	BancBoston Mortgage Corporation of New England
	*	BankEast, Manchester
	+ =	Bankers Cooperative Mortgage Services, Inc.
		Bedford Bank, The
	=	Bedford Mortgage Corporation
	=	Canterbury Mortgage Co., Inc.
	+ =	Chrysler First Eastern Financial Corporation
	#	Chrysler First Financial Services Corporation
	=	Ciccui, Nicholas R., Jr.
	+ =	Citicorp Mortgage, The
	+ =	Commonwealth Mortgage Co., Inc.

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Bedford (Continued)	+	Consumers Mortgage, Inc.
	+ =	First NH Mortgage Corp.
	+ =	First Northern Mortgage Corporation
	+ =	Fleet Mortgage Corp.
	+ #	Ford Motor Credit Company
	+ =	GMAC Mortgage Corporation of PA
	+	Home Owners Fed
	=	LiTenda Mortgage Corporation
	+ =	Merrimack Mortgage Co., Inc.
	+ =	National Mortgage Company, Inc. (= 2)
	*	New Hampshire Savings Bank, Concord
	+ =	Neworld Loan Center
	*	Numerica Savings Bank, fsb, Manchester
	+ =	Old Stone Mortgage Corp.
	+ =	Origination Services, Inc.
	+ =	Pioneer Financial Mortgage, Inc.
	+ = #	Sears Consumer Financial Corporation (+ 3)(#2)
	=	Southwick Financial Corporation
	+ =	Statewide Funding, Inc.
	+	Suffield Mortgage Corporation
	*	United Savings Bank, Manchester
Belmont:		Belknap Bank & Trust
	*	First Deposit National Bank, Tilton
Berlin:		Berlin City Bank, The
	*	First NH - White Mountain Bank, North Conway
	*	Home Bank, fsb, Laconia
		L'Ange Gardien Credit Union
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bow:	=	Patten Auction & Land Corporation
	=	Patten Corporation
	=	Patten Corporation Northeast
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Brentwood:	+ =	Tri-State Mortgage & Investments, Inc.
Bristol:		Bristol Bank, The
	=	H.R. Clarke Associates/Huguette R. Clarke
		IPC Employees Credit Union
	*	Franklin Savings Bank, Franklin

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Brookline:	*	Milford Co-operative Bank, Milford
	*	Souhegan National Bank, The, Milford
Campton:	+	Barnstable Service Corporation, The
	=	Campton Common Realty, Inc.
	*	First Central Bank, Laconia
	*	Pemigewasset National Bank of Plymouth, The, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Derry Bank and Trust Company, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Derry Bank and Trust Company, Derry
Chesterfield:	*	Cheshire County Savings Bank, Keene
Claremont:	*	BankEast, Manchester
		City Bank and Trust
		Claremont Savings Bank
	*	Claremont Saving Bank (2)
	=	Coldwell Banker Homes Unlimited
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
	=	Home & City Loan Centers, Inc.
	*	Indian Head National Bank, Nashua
Colebrook:		First Colebrook Bank, The
	*	First NH - White Mountain Bank, North Conway
Concord:	+ =	Advanta Mortgage Corp. Northeast
	*	Amoskeag Bank, Manchester
	=	American Homestead Mortgage Corp.
	=	AmSav Financial Inc.
	=	Associates National Mortgage Corp.
	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, N.A., Manchester (2)
	*	BankEast, Manchester (2)
	*	BankEast Trust Company, Manchester
	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	=	Centrust Mortgage Corporation
	+ =	Century Mortgage Co., Inc.
		Charter Trust Company

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord	=	CityFed Mortgage Company
(Continued)	=	Citizens Financial Services Corporation
		Coldwell Banker Residential Mortgage Svc., Inc. (2)
	=	Colonial Mortgage, Inc.
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank
	*	Derry Bank and Trust Company, Derry
	+	Domestic Safe Deposit Co.
	=	Eastern Commonwealth Mortgage of America, L.P.
		First Capital Bank
	*	First Capital Bank
	=	Foster Mortgage Corporation
	=	Goldome Realty Credit Corporation
	=	Greentree Mortgage Corporation
	=	Heritage Conveyance Corporation
	+	Home & City Loan Centers, Inc.
	=	ICA Mortgage Corporation
	=	Independence One Mortgage Corporation
	*	Indian Head National Bank, Nashua
	=	Irving Financial Centers, Inc.
	=	JCM Mortgage Corporation
	=	LiTenda Mortgage Corporation
	=	Merrill Lynch Realty
		Merrimack County Savings Bank
	=	Modern Mortgages Services
	=	Mortgage Funding Corporation
	=	Moses & Gagne Financial Services
	+ =	National Mortgage Company, Inc.
		New Hampshire Business Development Corporation
		New Hampshire Savings Bank
	*	New Hampshire Savings Bank
		New Hampshire Federal Credit Union
	=	Northern Financial Associates, Inc.
	=	Norwest Mortgage Inc.
	+ =	Numerica Financial Center, Inc.
	+ =	P & M Associates, Inc.
	=	Plymouth Capital Company, Inc.
	=	Professional Advantage Financial Group, Inc.
	+	Resource Financial Group Inc., The, D/B/A Resource Lending of NH

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Concord: (Continued)	=	Saul, B.F., Mortgage Company
	+ = #	Sears Consumer Financial Corporation (+ 2)(#2)
	=	Sears Mortgage Corporation
	+ = #	Security Pacific Financial Services, Inc.
	=	Shearson Lehman Mortgage Corporation
		Spaulding Memorial Federal Credit Union
	=	Travelers Mortgage Services, Inc.
	*	United Savings Bank, Manchester
	=	Weyerhaeuser Mortgage Company
Contoocook Village:	*	Bank of New Hampshire, N.A., Manchester
	*	New Hampshire Savings Bank, Concord
Conway:	*	First NH - White Mountain Bank, North Conway
	*	Indian Head Bank North, Littleton
	*	North Conway Bank, North Conway
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	#	Beneficial New Hampshire Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
		Derry Bank and Trust Company
	*	Derry Bank and Trust Company
	*	Indian Head National Bank, Nashua
	*	Rockingham County Trust Company, Salem
	+ #	Sears Consumer Financial Corporation
	*	United Savings Bank, Manchester (2)
	+	Zim Trust, The
Dover:	*	BankEast Savings Bank and Trust, Rochester
	#	Beneficial New Hampshire Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	+ =	Comfed Mortgage Company, Inc.
		Constitution Trust Company
	=	Dover Mortgage Placement Co.
		Durham Trust Company, Durham
		Federal Savings Bank
	=	Fidelity Guarantee Mortgage Corporation
	*	First NH Granite State Bank, Rochester (2)
	+ =	Homeowners Mortgage Company
	*	Indian Head Bank and Trust Company, Portsmouth
	=	Jay Beckingham's Mortgage Services
		K.P. Credit Union

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Dover:		Merchants National Bank
(Continued)	*	Merchants National Bank
	+ =	Oakes Financial Services, Inc.
		Seacoast Savings Bank
	*	Seacoast Savings Bank
		Southeast Bank for Savings
		Strafford National Bank
	*	Strafford National Bank
Durham:		Durham Trust Company
	*	Federal Savings Bank, Dover
	*	Seacoast Savings Bank, Dover
East Hampstead:	*	Derry Bank and Trust Company, Derry
Enfield:	*	First NH Bank of Lebanon, The, Lebanon
	*	Mascoma Savings Bank, Lebanon
Epping:	*	Indian Head Bank and Trust Company, Portsmouth
	+	Tri-State Mortgage and Investments, Inc.
Epsom:	=	G.P. Finance Company, Gary Paquette
	*	Suncook Bank, The, Suncook
Exeter:	*	Bank Meridian, N.A., Hampton
	+ =	C F Investments, Inc.
	=	East West Financial Corporation
		Exeter Banking Company, The
		First Savings and Loan Association of New Hampshire
	*	First Savings and Loan Association of New Hampshire
	*	Indian Head Bank and Trust Company, Portsmouth (2)
	+ =	Logan Mortgage, Inc.
	=	Money Tree, inc.
		P E A Credit Union
	+ #	Sears Consumer Financial Corporation
Farmington:		Farmington National and Savings Bank
Franconia:	*	Indian Head Bank North, Littleton
	*	Peoples National Bank of Littleton
Franklin:	*	Belknap Bank & Trust, Belmont
	*	First Central Bank, Laconia (2)
	*	First Savings and Loan Association of New Hampshire, Exeter

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Franklin:		Franklin Savings Bank
(Continued)	*	Franklin Savings Bank
		Webster Valve Employees Federal Credit Union
Gilford:	*	First Central Bank, Laconia
	*	Homebank, fsb, Laconia
	*	Indian Head National Bank, Nashua
	=	Ross, Thomas B./Ross Mortgage Services, Inc.
	+ #	Sears Consumer Financial Corporation
		Village Bank & Trust Company
Glen:	*	First NH - White Mountain Bank, North Conway
	*	North Conway Bank, North Conway
Goffstown:	*	Amoskeag Bank, Manchester
	=	Carbajal, Lori
	+	GRIP
	*	Indian Head National Bank, Nashua
	+ =	John Hancock Home Mortgage Corp.
	*	Merchants National Bank of Manchester, The, Manchester
	=	Realty Financial Services, Inc.
	+ #	Sears Consumer Financial Corporation
Gorham:	*	Berlin City Bank, The, Berlin
	*	Homebank, fsb, Laconia
	*	Saver's Bank, The, Littleton
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth
Greenville:		Village Savings Bank
Groveton:	*	Berlin City Bank, The, Berlin
		GROPACO Federal Credit Union
	*	Siwooganock Guaranty Savings Bank, The, Lancaster
Hampstead:	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow
Hampton:	*	Bank Meridian, N.A.
	*	BankEast Savings Bank & Trust, Rochester
	*	First National Bank of Portsmouth, Portsmouth

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Hampton:		Hampton Co-operative Bank
(Continued)	*	Indian Head Bank and Trust Company, Portsmouth
	=	Members Mortgage Services Corporation
	*	Seabrook Bank & Trust Company, Seabrook
		Seacoast Federal Credit Union
	=	Sears Consumer Financial Corporation
Hampton Falls:	*	Exeter Banking Company, Exeter
Hanover:	*	BankEast, Manchester (2)
	*	City Bank and Trust, Claremont
		Dartmouth National Bank
	*	Dartmouth National Bank
		Dartmouth Banking Company
	=	East Coast Mortgage Company
	*	First NH Bank of Lebanon, The, Lebanon
		Occom Federal Credit Union
	+ =	Vermont Mortgage Group, Inc.
Henniker:	*	First Capital Bank, Concord
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Valley Bank, The, Hillsboro
Hillsboro:	*	Bank of New Hampshire, N.A., Manchester
		Contoocook Valley Federal Credit Union
		Valley Bank, The
Hinsdale:	*	First Cheshire Bank, Keene
Holderness:	*	First Central Bank, Laconia
Hollis:	*	New Hampshire Savings Bank South, Nashua
	*	Souhegan National Bank, Milford
Hooksett:	*	Amoskeag Bank, Manchester
	+ =	C & G Investment Group
	=	First NH Mortgage Corporation
	+	First Northern Mortgage Corp.
	*	Suncook Bank, The, Suncook
	*	United Savings Bank, Manchester
Hudson:	*	Bank of New Hampshire, N.A., Manchester
	*	BankEast, Manchester
	*	Indian Head National Bank, Nashua
	*	NFS Savings Bank, fsb, Nashua
	*	Nashua Trust Company, Nashua
	*	New Hampshire Savings Bank South, Nashua
	+ #	Sears Consumer Financial Corporation

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Jaffrey:	=	Coldwell Bankers Despres and Associates
	*	First National Bank of Peterborough, The, Peterborough
		Monadnock Bank, The
	*	Peterborough Savings Bank, Peterborough
Keene:		Cheshire County Savings Bank
	*	Cheshire County Savings Bank
		Cheshire Health Federal Credit Union
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
		First Cheshire Bank
	*	First Cheshire Bank
		First Northern Co-operative Bank
	+ =	First Northern Mortgage Corporation, (+2)(=2)
		Granite Bank of Keene
	+ =	GSBI Mortgage Corporation
	+ =	Indian Head Mortgage Corp.
		Indian Head National Bank of Keene
	*	Indian Head National Bank of Keene
		K.M.T.C. Employees Federal Credit Union
		M P B Employees Credit Union
		Monadnock Credit Union
		N.G.M. Employees Federal Credit Union
	=	Ready Capital Corporation
	+ #	Sears Consumer Financial Corporation
	+	Vermont Mortgage Group, Inc.
Kingston:	*	Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	+ = #	Avco Financial Services of New Hampshire, Inc.
		Belknap County Federal Employees Credit Union
	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	+ =	Chrysler First Eastern Financial Corporation
	#	Chrysler First Financial Services Corporation
		First Central Bank
	*	First Central Bank
		Homebank, fsb
	*	Indian Head National Bank, Nashua
		Laconia Savings Bank
	*	Lake Sunapee Savings Bank, fsb

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Laconia: (Continued)	+ =	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
Lancaster:		Lancaster National Bank. The
	*	Lancaster National Bank, The
	*	Peoples National Bank of Littleton, Littleton
		Siwooganock Guaranty Savings Bank, The
Langdon:	*	Connecticut River Bank. Charlestown
Lebanon:	*	BankEast, Manchester
	+ =	Beneficial Mortgage Company, Inc.
		First NH Bank of Lebanon
	*	First NH Bank of Lebanon
		Hanover Credit Union
	*	Lake Sunapee Savings Bank, fsb, Newport
		Mascoma Savings Bank
		SBB Employees Credit Union
Lincoln:	*	First Central Bank, Laconia
	*	Saver's Bank, The, Littleton
Lisbon:	*	Indian Head Bank North, Littleton
	*	Woodsville Guaranty Savings Bank, Woodsville
Littleton:	=	Golden & Covey, Inc.
		Indian Head Bank North
	+ =	Indian Head Mortgage Corp.
		Peoples National Bank of Littleton
		Saver's Bank, The
	*	Saver's Bank, The
Londonderry:	*	Amoskeag Bank, Manchester
	*	BankEast, Manchester
	*	Bedford Bank, The, Bedford
	=	Broady, Andrew P.
	+ =	Colonial Mortgage, Inc.
	+	CSB Mortgage Company, Inc., D/B/A Homeowners Mtg. Co., Inc.
	+ =	First Essex Mortgage Co., Inc.
	*	Fortune Guaranty Savings Bank, Windham
	+ =	Homeowners Mortgage Company
	*	Indian Head National Bank, Nashua
	*	Numerica Savings Bank. fsb, Manchester
	=	Schaefer Mortgage Corporation
	=	Sears Consumer Financial Corporation

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Londonderry:	=	Village Green Mortgage Corporation
(Continued)	+ =	Zim Trust, The
Lyme:	*	Dartmouth National Bank, Hanover
Manchester:	=	Alliance Mortgage
		Amoskeag Bank
	*	Amoskeag Bank (4)
	=	Appleton Mortgage Corp.
	+ = #	Avco Financial Services of New Hampshire, Inc. (+2)(=2)
		Bank of New Hampshire, N.A.
	*	Bank of New Hampshire, N.A. (4)
		BankEast
	*	BankEast (2)
	+ =	BankEast Mortgage Corporation
		BankEast Trust Company
	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	+ =	Boston Five Mortgage Corporation, The
		Cathedral Credit Union
	+	Century Mortgage Co., Inc.
	+ =	Cilwa Agency, Inc., The
	=	Coldwell Banker/Robert F. Martel Real Estate Inc. (2)
	+ = #	Commercial Credit Corporation
	+	Consumer Acceptance Corp.
	*	Derry Bank and Trust Company, Derry (3—
	+ =	Dime Real Estate Services -- New Hampshire, Inc.
	+	Dugas, Paul R.
	+	Fairfax Avenue Development Corporation
	+ =	Farragut Mortgage Company, Inc.
	=	First Financial Inc.
		First NH Investment Services Corp.
	*	First NH Investment Services Corp.
	+	First NH Mortgage Corp.
	=	First Resource Financial, Inc.
		Granite State Credit Union
	+	Greenstreet, W. Keith
	=	Home Owners Funding Corp. of America
	+ = #	Household Finance Corporation II
	=	Husker Mortgages

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Manchester: (Continued)	*	Indian Head National Bank, Nashua (2)
		J. F. & Associates Credit Union
	+ =	Kissell Company, Inc.
	+ =	Kittredge Associates, Inc.
	+ =	Manchester Mortgage Company
		Manchester Municipal Employees Credit Union
	+ =	Members Mortgage Services Corp.
		Merchants National Bank of Manchester, The
	*	Merchants National Bank of Manchester, The (3)
	+ =	Merrill Lynch Equity Management, Inc.
	=	MetFirst Financial Co.
	+	Metropolitan Mortgage Corporation
	+ =	MLS Mortgage Loan Services, Inc.
	+ =	Money Store, The/New Hampshire Inc.
		N.H. Food Industry Credit Union
	*	New Hampshire Savings Bank, Concord
	+ =	Numerica Financial Center, Inc.
		Numerica Savings Bank, fsb
	*	Numerica Savings Bank, fsb (2)
	+	Ocean to Ocean Financial Group, Inc.
	=	Pickwick Mortgage Associates
		Postal Employees' Credit Union of New Hampshire
	=	Prudential Home Mortgage Company, The (2)
	+ #	Sears Consumer Financial Corporation (2)
	+	Security Pacific Financial Services, Inc.
	#	Taube Finance Co., Inc.
	+ =	Taube Investment Corporation
		Telephone Credit Union of NH
		Union Leader Employees Credit Union
		United Savings Bank
	*	United Savings Bank (3)
	=	Wolfgram, Donald A.
Marlborough:	*	Indian Head National Bank of Keene, Keene
Meredith:	*	BankEast, Manchester
	*	Belknap Bank & Trust, Belmont
	=	Coldwell Banker Old Mill Properties, Inc.
	*	First Central Bank, Laconia
		Meredith Village Savings Bank
	+ #	Sears Consumer Financial Corporation
Meriden:	*	First NH Bank of Lebanon, The, Lebanon

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Merrimack:	=	Affordable Finance Co., Inc.
	*	Bank of New Hampshire, N.A., Manchester (2)
	*	Indian Head National Bank, Nashua
	=	Loans Incorporated
	*	Merchants National Bank of Manchester, Manchester
	*	New Hampshire Savings Bank South, Nashua
	*	NFS Savings Bank, fsb, Nashua
	*	Numerica Savings Bank, fsb, Manchester (2)
	+ =	Plymouth Mortgage Company
	=	Scott, R.E., Mortgage Co.
	+ #	Sears Consumer Financial Corporation
Milford:	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	=	Coldwell Bankers Whitcomb Real Estate
		Hillsborough Bank & Trust Company
	*	Merchants National Bank of Manchester, Manchester
		Milford Co-operative Bank
	=	Northern Products Log Homes, Inc.
	*	Peterborough Savings Bank, Peterborough
	+ =	Seacoast Mortgage Corporation
		Souhegan National Bank, The
	*	Souhegan National Bank, The
Monroe:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Mont Vernon:	*	Milford Co-operative Bank, Milford
Moultonboro:	=	Coldwell Banker Old Mill Properties, Inc.
	*	First Central Bank, Laconia
	*	Meredith Village Savings Bank, Meredith
Nashua:	+	Abacus Realty Funding, Inc.
	+ =	Alvis Mortgage Trust
	=	American General Finance, Inc.
	=	Ashby Financial Services
	+ =	Associates Financial Services of America, Inc.
	#	Associates Financial Services Company of New Hampshire
	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, N.A., Manchester (4)

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Nashua: (Continued)	*	BankEast, Manchester (2)
	#	Beneficial New Hampshire Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	+	Camelot Financial Services, Inc.
	=	Camelot Mortgage Company
	=	Chase Home Mortgage Corporation
	=	Chrysler First Eastern Financial Corporation
	+ #	Chrysler First Financial Services Corporation
	=	Combined Mortgage
	+	Comfed Mortgage, Co., Inc.
	+ =	Consumers Mortgage, Inc.
		Cornerstone Bank
	+	Financial Enterprises Corp.
	+ =	First Eastern Mortgage Corp.
	+ =	First New England Mortgage Corp.
	+ =	First NH Mortgage Corp.
	+ =	First Northern Mortgage Corporation
	+ =	First Union Home Equity Corporation
	+ =	Fleet Mortgage Corp.
	+ =	Fortune Financial Group, Inc.
		Gateway Credit Union
	=	Green, Raymond C. & Company, Inc.
	+ =	Home Owners Federal Mortgage Corp.
	=	Homex Mortgage Corporation
	+ = #	Household Finance Corporation II
		Impco Employees Federal Credit Union
	+ =	Indian Head Mortgage Corporation
		Indian Head National Bank
	*	Indian Head National Bank (4)
	+ #	Irving Financial Centers, Inc.
	+	Mariner Mortgage Corporation
	*	Merchants National Bank of Manchester, The (3)
		NFS Savings Bank, fsb
	*	NFS Savings Bank, fsb
		Nashua Municipal Employees Credit Union
		Nashua Trust Company
	*	Nashua Trust Company (4)
	+ =	National Mortgage Company, Inc.
	=	New England Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
	*	Numerica Savings Bank, fsb

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Nashua: (Continued)	+ =	Resource Lending of N.H.
		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	+ #	Sears Consumer Financial Corporation
	+ = #	Security Pacific Financial Services, Inc.
	=	Source Funding Corporation
		Sprague-Nashua Credit Union
	+ =	Statewide Credit
	=	Sweeney, Elaine B.
		Triangle Federal Credit Union
	*	United Savings Bank, Manchester
	+ =	U.S. Funding Inc. of NH
	=	U.S. Mortgage Corporation
	+ =	Westmark Mortgage Corporation
New Boston:	*	Souhegan National Bank, The, Milford
New Ipswich:	*	Peterborough Savings Bank, Peterborough
	*	Village Savings Bank, Greenville
New London:	*	Dartmouth National Bank, Hanover
		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Strafford National Bank, Dover
	*	Sugar River Savings Bank, Newport
Newbury:	*	New London Trust Company, The, New London
Newington:		Atlantic Trust Company
	*	First National Bank of Portsmouth, The, Portsmouth
	*	Merchants National Bank, Dover (2)
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth
	*	Strafford National Bank, Dover
Newport:	*	BankEast, Manchester
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:	*	Berlin City Bank, The, Berlin
		First NH - White Mountain Bank
	*	Homebank, fsb, Laconia
	*	Indian Head Bank North, Littleton

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

North Conway: (Continued)		North Conway Bank
	*	North Conway Bank
	*	Saver's Bank, The, Littleton
North Hampton:	+ =	Avco Financial Services of New Hampshire, Inc.
	*	Bank Meridian, N.A., Hampton
	*	Exeter Banking Company, Exeter
	*	Portsmouth Savings Bank, Portsmouth
	=	Resource Lending of N.H.
	*	Seabrook Bank and Trust Co., Seabrook
North Londonderry:	+ #	Sears Consumer Financial Corporation
North Walpole:	*	Savings Bank of Walpole, Walpole
Northwood:	*	Suncook Bank, The, Suncook
North Woodstock	*	First Central Bank, Laconia
Orford:	*	BankEast, Manchester
		Equity Employees Credit Union
Ossipee:	*	Indian Head Bank North, Littleton
	*	Wolfeboro National Bank, The, Wolfeboro
Pease Air Force Base:	*	Indian Head Bank and Trust Company, Portsmouth
Pelham:	*	BankEast Savings Bank and Trust, Rochester
		Pelham Bank and Trust Company
Penacook:	*	First Capital Bank, Concord
	*	New Hampshire Savings Bank, Concord
Peterborough:		AWANE Credit Union
		First National Bank of Peterborough, The
	+ =	First Northern Mortgage Corporation
	*	Monadnock Bank, The, Jaffrey
		Peterborough Savings Bank
	*	Peterborough Savings Bank
	*	Village Savings Bank, Greenville
Piermont:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Pittsburg:	=	Patten Auction and Land Corporation
Pittsfield:	*	First Capital Bank, Concord
	*	New Hampshire Savings Bank, Concord

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Plainfield:	*	First NH Bank of Lebanon, Lebanon
Plaistow:	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	Exeter Banking Company, The, Exeter
		Plaistow Bank and Trust Company
		Plaistow Co-operative Bank
	*	Rockingham County Trust Co., Salem
Plymouth:	=	Asset and Appraisal Management Group, Inc.
	=	Coldwell Banker Old Mill Properties, Inc.
		Community Guaranty Savings Bank
		Pemigewasset National Bank of Plymouth, The
	*	Pemigewasset National Bank of Plymouth, The
	*	Saver's Bank, The, Littleton
Portsmouth:	=	BankEast Mortgage Corporation
	*	BankEast Savings Bank and Trust, Rochester (2)
	*	BankEast Trust Company, Manchester
		Bank of New Hampshire - Portsmouth
	#	Beneficial New Hampshire Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
	+ = #	Boston Five Mortgage Corporation, The
	+	Comfed Mortgage Co.
	+ =	Commonwealth Mortgage Company, Inc.
	+	Connecticut National Mortgage Company
	+	Consumers Mortgage, Inc.
	*	Durham Trust Company, Durham (2)
	*	Exeter Banking Company, The, Exeter
	*	Federal Savings Bank, Dover
		First National Bank of Portsmouth, The
	*	First National Bank of Portsmouth, The
	+ =	First NH Mortgage Corp.
	+	First Northern Mortgage Corporation (2)
		First Signature Bank and Trust Company
	*	Fortune Guaranty Savings Bank, Windham
	+ =	GMAC Mortgage Corporation of PA
		Indian Head Bank and Trust Company
	*	Indian Head Bank and Trust Company
	+ =	Indian Head Mortgage Corp.
	+ =	National Mortgage Company, Inc.
	=	New England General Mortgage Company
	*	New Hampshire Savings Bank, Concord
	*	New Hampshire Savings Bank South, Nashua

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Portsmouth:		Northeast Federal Credit Union
(Continued)	+ =	Numerica Financial Center, Inc.
		Olde Port Bank & Trust Company
		Piscataqua Savings Bank
		Portsmouth Savings Bank
	=	Provident Financial Services
	+ = #	Security Pacific Financial Services, Inc.
		Service Federal Credit Union
Raymond:	*	Exeter Banking Company, The, Exeter
	=	FilnCo Management & Investment Services, Inc.
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Indian Head Bank and Trust Company, Portsmouth
Rindge:	*	Monadnock Bank, The, Jaffrey
Rochester:	+ = #	Avco Financial Services of New Hampshire, Inc.
		BankEast Savings Bank and Trust
	*	BankEast Savings Bank and Trust (2)
	*	BankEast Trust Company, Manchester
	#	Beneficial New Hampshire, Inc.
	+ =	Beneficial Mortgage Co. of New Hampshire
		Fiduciary Trust Company of New Hampshire
		First NH Granite State Bank
		Holy Rosary Credit Union
	*	Indian Head Bank and Trust Company, Portsmouth
	*	Merchants National Bank, Dover
		Profile Bank, fsb
	+ = #	Security Pacific Financial Services, Inc.
	*	Southeast Bank for Savings, Dover
Rollinsford:	*	First NH Granite State Bank, Rochester
	*	Southeast Bank for Savings, Dover
Rye:	*	First National Bank of Portsmouth, The, Portsmouth
	+ =	John Hancock Home Mortgage Corporation
	+ =	Old Stone Mortgage Corp.
	+ #	Sears Consumer Financial Corporation
Salem:	=	ALW Home Mortgages, Inc.
	=	American Home Funding
	+ = #	Avco Financial Services of New Hampshire, Inc.
	*	BankEast Savings Bank and Trust, Rochester

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Salem:	=	Century 21 Mortgage Corporation
(Continued)	+	Chase Home Mortgages Corporation
	+ =	Comfed Advisory Co., Inc.
	+ =	Comfed Mortgage Co., Inc.
	+	Eastern Funding
		Fidelity Bank & Trust Company
	+	First Northern Mortgage Corp.
	=	Forward Financial Company (2)
	+ =	Home Owners Funding Corporation of Connecticut
	*	Indian Head National Bank, Nashua
	+	K.A.Z. Associates, Inc., D/B/A Eastern Funding
	+	Metro Mortgage Company, Inc.
	+	MFC Mortgage Company, Inc.
	+ =	Mortgages Unlimited Corporation
	*	Numerica Savings Bank, fsb, Manchester
	*	Pelham Bank and Trust Company, Pelham
		Rockingham County Trust Co.
	*	Rockingham County Trust Co.
		Salem Co-operative Bank
		Spiket Valley Federal Credit Union
Sanbornton:	+	RSW Financial Services, Inc.
Sanbornville:	*	BankEast Savings Bank and Trust, Rochester
	*	Profile Bank, fsb, Rochester
Sandown:		WRG Credit Union
Salisbury:		Liberty Savings Bank
Seabrook:		Bailey Federal Credit Union
	*	Bank Meridian, N.A., Hampton
		Seabrook Bank and Trust Company
		U.S. Savings Bank of America, The
Seabrook Beach:	*	Seabrook Bank and Trust Company, Seabrook (Seasonal)
Somersworth:	*	First NH Granite State Banks, Rochester (2)
	+ #	Sears Consumer Financial Corporation
		Somersworth Bank, The
	*	Somersworth Bank, The
	*	Southeast Bank for Savings, Dover

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

ALL FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Stratham:	*	Exeter Banking Company, The, Exeter
	+ =	FilnCo Management & Investment Services, Inc.
	*	First Savings and Loan Association of New Hampshire, Exeter
	=	Salem Five Mortgage Corporation
	*	Seabrook Bank and Trust Company, Seabrook
	+	Sears Consumer Financial Corporation
Sunapee:	*	BankEast, Manchester
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Suncook:		Central Credit Union
		Suncook Bank, The
Tilton:		Arwood Tilton Employees Federal Credit Union
		First Deposit National Bank
		Iona Savings Bank
Troy:	*	Monadnock Bank, The, Jaffrey
Tuftenboro:	*	Wolfeboro National Bank, Wolfeboro
Wakefield:	*	Profile Bank, fsb, Rochester
Walpole:	*	Cheshire County Savings Bank, Keene
	*	Indian Head National Bank of Keene, Keene
		Savings Bank of Walpole
Warner:	*	BankEast, Manchester
	*	Sugar River Savings Bank, Newport
Warren:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Weare:	*	Peterborough Savings Bank, Peterborough
	=	Coldwell Banker Curtin Country Realty
West Chesterfield:	*	Cheshire County Savings Bank, Keene
West Lebanon:	*	BankEast, Manchester
	+	Beneficial Mortgage Co. of New Hampshire
	#	Beneficial New Hampshire Inc.
	*	City Bank and Trust, Claremont
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Banking Company, Hanover
	*	Dartmouth National Bank, Hanover
	*	First NH Bank of Lebanon, The, Lebanon (2)
	*	Mascoma Savings Bank, Lebanon

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

West Ossipee:	*	North Conway Bank, North Conway
West Rindge:	+ =	Sterling Mortgage Corporation
West Stewartstown:	*	First NH - White Mountain Bank, North Conway
Whitefield:	*	Indian Head Bank North, Littleton
	*	Lancaster National Bank, Lancaster
	*	Peoples National Bank, Littleton
Wilton:	*	Indian Head National Bank, Nashua
Winchester:	*	Cheshire County Savings Bank, Keene
	*	First Cheshire Bank, Keene
		Winchester NH Credit Union
Windham:	=	ALW Home Mortgages, Inc.
	*	Bedford Bank, The, Bedford
	*	Derry Bank and Trust Company, Derry
	+	Eastern Funding
	=	Financial Funding Corporation
	+	First Security Mortgage Corporation
		Fortune Guaranty Savings Bank
	+	Home Credit Corp. of RI
	=	Hunter Financial Group, Inc., The
	=	MFC Mortgage Company, Inc.
	*	Pelham Bank and Trust Company, Pelham
Winnisquam:	=	First Preferred Mortgage, Inc.
Wolfeboro:	*	BankEast, Manchester
		Wolfeboro National Bank, The
Wolfeboro Falls:	=	Wolfeboro Falls Mortgage Company
Woodsville:	*	Indian Head Bank North, Littleton
		Woodsville Guaranty Savings Bank, The
	*	Branch

* Branch
+ Mortgage Home Loan Company
= Small Loan Company

ADDENDUM

LEGAL HOLIDAYS - CALENDAR YEAR 1989

New Year's Day	January 2nd	Columbus Day	October 9th
Washington's Birthday	February 20th	Veterans Day	November 11th
Fast Day	April 24th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 30th		
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 4th		

LEGAL HOLIDAYS - CALENDAR YEAR 1990

New Year's Day	January 1st	Columbus Day	October 8th
Washington's Birthday	February 19th	Election Day	November 6th
Fast Day	April 23rd	Veterans Day	November 12th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 3rd	Christmas Day	December 25th